

CASTE AND CREDIT

VEDA AND VEDIC

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GOVERNOR OF THE UNITED PROVINCES

CASTE AND CREDIT

IN THE RURAL AREA

A SURVEY

BY

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VEDA AND VĒDĪC

*O Fortunatos nimium, sua si bona
norint, Agricolas.....*

Virgil, Georgics II, 458-459.

...

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VEDA AND VEDIC

INTRODUCTION

This research into the inter connection of caste and credit in a Rural Area consisting of 54 villages in the Mid Gangetic Valley arose out of an investigation made for the Banking Inquiry Committee. The material could not be marshalled, sifted, scrutinized, analysed, evaluated and presented in time for the publication of its report. It is therefore with its permission, appearing separately.

To eliminate the personal factor and reduce the observer's bias and errors of investigation to a minimum, checks and counter checks have been freely applied even at the expense of reduplication of effort and repetition of detail. The conclusions reached bear their own authority. Many popular assumptions have had to go by the board, many *quasi* economic observations were found to be empirical *partis pris*, many unusual inferences have had to be accepted because of the weight of data behind and below them. At the very threshold the interlinking of caste and credit might occasion surprise to economists trained to think on classical lines, which would ramify credit along the directive considerations of tenancy and holding and not of caste. But the fact remains that analysis by caste has proved a much more potent, universal, reliable, and fruitful field of research than was otherwise possible. No need is therefore felt to offer an apology for envisaging caste and credit together.

FOREWORD

Dr. S. S. Nehru has written an interesting and valuable monograph on the economics and sociology of caste groups. In his intensive and meticulous survey method, and his comprehension of the relatedness of various factors, attitudes and values that comprise the sociological situation, he recalls the monographs of the school of *Le Play*, which have few adherents in India. His social and economic survey of over fifty villages in a typical district in the middle Ganges valley is much more vivid, human and scientific than various other surveys such as those of *Mann*, *Jack*, and others, who have given us a dissected and abstracted "economic" world that is as unreal for India as the "economic man" of Classical Economics. With a mind kept clear of all social or economic bias, he has allowed the facts of rural economy to tell their own tale, and has arrived at conclusions, which are more ample and therefore more true to life than those of a revenue settlement officer, who in interpreting social changes has his eye largely on rents and tenancies or of the pure economist who in his pre-occupation with work and wages seeks to separate the thread of economic efficiency from the rich and variegated texture of Indian Life. Indian society is a seamless web, in which the economic toil and life-history of the peasants form the woof, interwoven in rich complexity of attitudes with the caste traditions that constitute the warp. Caste represents in rural India the chief standard or scale according to which we may measure the trends and ramifications in the social economy of the country. Caste is hardly the static thing as is the

common notion. In fact any striking change in economic status is often accompanied by an economic differentiation and the rise of new castes and sub castes. But this is true only of groups in the lower rungs of the social ladder. For the upper castes it would be true to say that their position in the social scheme remains relatively unaffected by occupation and economic status.

A definite relation however, seems to exist, as *Dr Nehru's* survey clearly shows, between a caste and its labour value and financial status. India's ancient social gradation has been governed by the supremacy of the Brahman or Thakur. Although these high castes own good landed property and house property, they disdain in large parts of the province to drive the plough or adopt other occupations subsidiary to agriculture like such castes as the Kurmis, Murais, Chamars, Jolahas and Koris. Thus it is these latter castes which obtain credit more easily and throughout the province the gentleman castes are now going down and property is passing from their hands into those of the money lenders and the lower castes. As economic forces would naturally alter the modes and standards of living, the social stratification will gradually but inevitably change. The low born castes which are more industrious and freely adopt various remunerative occupations apart from agriculture and which besides are more prolific being thoroughbreds of the soil, will obtain a stronger footing in the country. As the population of the lower agricultural castes expands they segregate themselves and crystallise out into definite hamlets away from the main village settlement. It appears that the Brahmans, Thakurs, Kayasthas and other high castes seem to have a preference for living in contiguity throughout the

Ganges valley either for self protection or for better observance of caste practices, while the lower castes whether the Kurmis, Morais or Chamars of the upper plain or the Bauris, Pods and Chandals of the delta, would live in scattered clumps of houses on the brinks of marshes or swamps, pioneers of cultivation in poor and virgin lands brought under plough under the pressure of population. On the far-off outskirts of the village the Chamars would also go in for tanning hides and skins, the Khatiks for keeping piggeries, or the Jolahas would carry on weaving in plenty of open space without incurring social displeasure. Migration to cities and distant centres is also a factor in bringing about a change in caste filiation. A change in economic conditions naturally leads to a preference for urban habitation either for wider fields of employment or for better comforts in life. Cities which hide the social past offer special opportunities for social betterment. This would naturally stimulate a desire for a better social status among those left in the villages and in their ancestral occupations.

Such tendencies are already visible in this province though it is far more marked in Bengal and Southern India. The autochthonous peoples of India which have grown up in the sunbaked field and the flaming forge now form three tenths of the population of India but a century hence they will form nine tenths of its population. It is a problem of tremendous significance for the civilisation of India which has been foreshadowed by Dr. Nehru for this province in the preference of the man of the high caste for starvation in idleness to work in affluence, in his gradual displacement from the soil and in the keen desire to lease out holdings to tenants who are *vazir* and in an equally pronounced aversion from tenants who are *sharif*. It

is true that the rent paid by the Brahman is now often below the market or competition level. But as social and religious considerations will have decreasing influence with the shrewder class of landlords, the Brahmans and Thakurs will have to face the free competition with the low castes which are now rack rented and will inevitably go to the wall unless they change their habits, conventions and temperament.

Similarly so far as agricultural indebtedness is concerned the higher castes are more leniently treated by the *Mahajan* than the lower ones. But social custom is responsible for a far greater proportion of debts on unproductive expenditure amongst the former and their cumulative burden of inherited debts smothers both thrift and initiative. On the other hand as money is dear in the rural economy those, who require credit most and utilise it best, get it least. Such a paradox cannot persist for long. The present social situation in the village exhibits clearly the distinctive features of a transition. The future will undoubtedly see a gradual adjustment of land distribution and social gradation to the new economic forces which have now brought even the tiny conservative Indian hamlet into the maelstrom of world agriculture and commerce.

Each person, caste or profession is now being borne along like wisps of straw by the current of economic trends. The outcome is grave economic and social unsettlement with its associated family breakdowns, caste disruptions, rural desertion and the reduction of peasant proprietors and tenants into a floating proletariat population.

Both State aid in the form of protective land legislation and provision of cheap and easy credit as

well as educational propaganda are indispensable for smoothing the present transition. Dr. Nehru has in the concluding chapter of his book discussed the benefits derived from various bodies and agencies, official and unofficial, which have addressed themselves to the work of rural betterment. The time honoured and ubiquitous institution of India, where the voice of the people has expressed itself through and down the ages, namely, the Panchayat, must now be revived not as a wooden governmental agency but as a vigorously active organ of robust rural public opinion.

Apart from such important charges of the Panchayat such as sanitation, village public works, education and arbitration, there is no matter which is of greater concern for the welfare of the peasantry than the inculcation of a sound caste opinion relating to the use and abuse of credit. The hereditary cultivating higher castes are losing ground in the province, while the Kurmis, Chamars, Ahirs, and Jats among others have made considerable acquisitions of property and wealth. But the largest gainers are the non agriculturist classes. If the industrious and prosperous lower castes initiate those above them in the caste hierarchy not merely in their acceptance of Brahminical rites and customs but also in the matter of social expenditure, mostly unproductive, the benefits of economic uplift will be dissipated in the desire for improvement of caste status. We here come across another paradox in the present social situation. Castes which have risen higher in the economic scale now appear to be sacrificing better living and comfort to social position and importance. Indeed if this tendency continues, the Indian village will find itself groping in a vicious circle of wealth, social prestige, extravagance and consequent indebtedness which will

dissipate the hard won acquisitions of decades. Only a sound practical wisdom of the sons of the soil can avert such a situation.

There is no sign at present of the dawn of economic sense for the average Indian villager, and Dr. Nehru's summing up of the symptoms of Indian social decay in the ruralisation of the professional castes and the proletarianisation of rural groups demands the careful attention of economists, statesmen and social reformers alike. Dr. Nehru's survey which has incidentally laid bare the danger-spots in our social structure to day is both a pointer and a warning.

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Feb 15, 1931

CHAPTER I

THE SIGNIFICANCE OF CASTE

The main reason why caste has been adopted as a basis for an analysis of credit and indebtedness is that other bases do not serve the same purpose adequately. They are, at the outset, open to many objections, the chief of which is the extent to which they vary and thereby render all comparison over a wide area, or a big population, or both, defective. Thus, a survey of indebtedness and credit on the basis of holdings alone will not do, as these vary in size from district to district and even from tahsil to tahsil. Similarly, an analysis of rural finance on the basis of land tenure will also prove unsatisfactory, as tenures are not constant but determined by many variable and complicated factors, which leave no room for reliable analysis or even classification especially when the nature, size and other details of tenancy may vary from district to district, tahsil to tahsil, village to village and even hamlet to hamlet. Further, any scrutiny of rural indebtedness from the standpoint of the object—productive, semi productive or unproductive—for which the debt is incurred or the agency from which that debt was obtained alone will also not prove satisfactory, as money is borrowed in a lump sum and the borrower can never say how much of it is going to be spent or for what purpose, if, at all, it is going to be spent on the object for which it has been borrowed. By this process of exclusion of all possible and conceivable bases for examining rural finance the analyst is left with caste and the bases of caste the advantages of which cannot be lightly ignored.

Caste, for all the odium and opprobrium attaching to that much maligned word, still continues, as ever before, to serve as the bedrock of rural life. Holdings and tenures, indebtedness and solvency may vary from place to place, tahsil to tahsil or village to village, but the caste of a man will be very sensibly the same wherever that man may have his habitat. The Dom in the foothills is much more affluent than a Dom on the alluvium, the Khatik in cantonments is more prosperous than a Khatik in a village, the Kurmi in the west is more affluent than a Kurmi in the east, and yet they belong to their respective castes which shows not the least change from one rural area to another.

The next advantage with caste is that it is possible to examine the way the village life is stratified and village finance crystallised around the obligations imposed by that life. Rural economy would collapse and fall to the ground were the under-structure of caste taken away and thereby no standard or scale would be left wherewith to watch the ramifications of that economy. Hence, it behoves the observer to direct his inquiry along the lines of caste.

ENUMERATION OF CASTES

Arranged alphabetically, the following 52 castes were observed to be represented by many or few, more or less numerous, families in the rural area. As the Indian caste-word is going to be used throughout, because of its significance and specialized sense, it is convenient to give the English equivalent so far as possible here at this stage, once for all, against each caste name in the alphabetical order arranged below —

No.	Caste.	Description.
1.	<i>Ahir</i>	Cow-herd, dairy man, grazier, buffalo-herd, and cow-boy.
2.	<i>Bais Muslim</i>	Muslim converts from the Rajput clan of Bais.
3.	<i>Banya</i>	Business-man, trader, wholesale and retail seller and money-lender.
4.	<i>Barhai</i>	Carpenter.
5.	<i>Bari</i>	A serving caste.
6.	<i>Behna</i> (Naddaf)	Carder.
7.	<i>Beria</i>	A caste which includes criminal tribes.
8.	<i>Bhujwa</i> (Bharsain)	Grain-parcher.
9.	<i>Bhat</i>	Bard.
10.	<i>Brahman</i>	Priestly, learned and literary caste.
11.	<i>Chamar</i>	Leather-worker, flayer and hide-worker.
12.	<i>Chikwa</i>	Hindu butcher.
13.	<i>Dafals</i>	Minstrel.
14.	<i>Darzi</i>	Tailor.
15.	<i>Dhobi</i>	Launderer, washerman.
16.	<i>Dom</i> (Mehtar)	Sweeper.
17.	<i>Fakir</i> (Darwesh)	A Muhammadan religious beggar.
18.	<i>Gadaria</i>	Shepherd.
19.	<i>Gosain</i>	A Hindu religious beggar.
20.	<i>Gujar</i>	Cattle-raider.
21.	<i>Halwai</i>	Pastry-cook, confectioner, and candyman.
22.	<i>Julaha</i> (Noorbaf)	Weaver.
23.	<i>Kachhi</i>	A Hindu vegetable grower.
24.	<i>Kahar</i>	Porter.
25.	<i>Kalwar</i>	Liquor-vendor.
26.	<i>Kasai</i>	A Muhammadan butcher.

No	Caste	Description
27	<i>Kasgar</i>	Muhammadian potter
28	<i>Kayasth</i>	Scribe
29	<i>Khatti</i>	Business caste
30	<i>Kori</i>	Field labourer
31	<i>Kumhar</i>	Hindu potter
32	<i>Kunjra</i>	Muhammadian vegetable grower
33	<i>Kurmi</i>	Agriculturist
34	<i>Lodha</i>	Agricultural caste
35	<i>Loniya</i>	Salt maker
36	<i>Lohar</i>	Blacksmith
37	<i>Mali</i>	Gardener
38	<i>Manihar</i>	Bangle worker
39	<i>Morai</i>	Vegetable gardener
40	<i>Nai</i>	Barber
41	<i>Pasi</i>	Watchman
42	<i>Patar</i>	Prostitute
43	<i>Pathan</i>	Muslim agriculturist
44	<i>Patwa</i>	Stringer
45	<i>Rangrez</i>	Dyer
46	<i>Syed</i>	Muslim caste
47	<i>Sheikh</i>	Do
48	<i>Sonar</i>	Goldsmith
49	<i>Tarkihar</i>	Tinsel worker
50	<i>Thakur</i>	Hindu warrior caste
51	<i>Tamoli</i>	Beetle leaf seller
52	<i>Teli</i>	Oil crusher

THE RATIONALE OF CASTE

The foregoing enumeration of 52 castes in an average Indian village may well dismay the student of the Principles of Economics who relying on the exposition in his text book realises and pictures to himself the average *English village* which supposedly has no castes at all To understand, then, the

rationale and *raison d'être* of caste and its place and function in rural economy, let us make the following hypothesis —

IF there had been no *Industrial Revolution* in England, if the struggle for existence in that island, which is geographically a unit, but economically the reverse, had been less keen than it is, if the passive acceptance of life on any terms had smothered the inventive genius of the islander, if the brotherhoods in arts and crafts had continued to guard their secrets jealously, if their principle had been accepted and expanded to include all rural professions and social services, if the guilds and similar associations had been armed with dire sanctions in the way of forbidding *vis à vis* others such, all intercourse interdining, inter marriage, wherewith to keep their membership economically, professionally, socially entire, if the water tight compartments created and fostered in that way had continued to accumulate traditions like a deadweight to retard their otherwise healthy growth, if the cleavages of such bodies became more and more acute and the linkages correspondingly less and less firm in the course of time—

WHY, THEN, England too, would be having a caste system quite as strict and complicated as any in India to-day. The artisans and craftsmen, the butcher and botcher and barker and baker, the carrier and cartwright and cowherd and cutler, the dyer and dustman and dairyman, the furrier and fowler and furrier and fuller, the grocer and goatherd and gardener, the harper and hawker and hatter, the joiner and jeweller and Jewish money lender, the kitchener and knacker, the leather-worker and launderer, the minstrel and mason, the oilman and oxherd, the purser and porcher and pastry cook, the quarryman and collier, the squire and scrivener and

salter and saddler and sweep and stone cutter the tailor and tinker the vintner and vagrant the woodman and watchmaker the yeoman and yokel—briefly all these categories from A to Z of human activity in the social economy would all be developed into castes, each living and working in its own water tight compartment hermetically sealed and cut off from the rest and then the English castes would be quite as numerous as the Indian castes in any given rural area. And just as there are no proper English equivalents or counterparts for the Indian caste names so *vice versa* there are no Indian expressions to correspond with English caste names. Correspondence and concordance with the caste names as they are even now admits of no exact exposition. The botcher would be a hybrid between *Chamar* and *Barhai* and the barker, a sub class of *Dom* and the baker would have no counterpart in the Indian village as bread is baked in every household just as in rural Scandinavia. The carrier would be *Kahar*. The cartwright would be a sub caste of *Barhai* and the cutler a sub caste of *Lohar*. The dyer would be *Rangrez*. The farrier would be another sub caste of *Lohar*. The fowler and furrier and fuller would have no counterparts. The grocer would have no counterpart the nearest if even then remote approaches being *Kachi* and *Kunjra*. The leather worker would be a *Chamar* of sorts. The harper would fall under *Blat*. The joiner would be a sub caste of *Barhai*. The knacker and the poacher would have no counterparts the nearest approach to the latter being *Gujar* (literally *Gau chor* or cattle lifter cattle raider). The scrivener would be partly *Kayasth* and partly *Bania*. The salter would be *Luma* in a way. The saddler would be a sub caste of *Chamar*. The vintner would have the nearest approach in *Kahuar* (Hindu liquor vendor) and *Kalar*

(Muhammadian liquor vendor) The vagrant would be *Gosain, Fakir, Doruesh et hoc genus omne* The watch maker would not exist The yeoman would be one of the higher agricultural castes, especially *Thokur* and the yokel, the lower, such as *Kori, Kurmi* and the like

But thanks to the multiple, centrifugal movements already mentioned in the penultimate paragraph—progressive or retrogressive, but always effective—the English rural castes remained embryonic and never had a chance to harden and grow into the social system But while a *caste system* based on the village requirements and the division of labour which they necessitate if they are to be adequately fulfilled, had no scope for development, there came into being in its place the *class system* To examine the transition or transmutation of *castes* into *classes* would take one too far afield, suffice it here to observe that even in India, especially where the different castes have to work collectively, the caste system is being metamorphosed into a class system Thus the operatives in a network of mills, drawn from the familiar rural castes of India, and regrouped into gradings and ratings and categories and classes on the scene of their collective labours, do not after the day's exacting toil, concern themselves overmuch with the Do's and Dont's of caste, but congregate in the same hall or enclosure, dine off the same *menu* and lead a life in common which would be a scandal in their native village But, *per contra*, as in England, so in India, new classes are being created which tend to continue and perpetuate old cleavages in a new way

Castes may be a boon or a curse—and sociologists are not likely to reach unanimity on the point—but the fact remains that castes have a *raison d'être* in collective, corporate life and that where castes have died out or have been suppressed, classes have crept in and there-

by provided all the stratifications and ramifications, which the social organism sets up in its complicated growth. There can be no void left. Nature abhors a vacuum in the social, no less than in the physical, world. In other words, such systematising of life in common is in the very nature of things and conditions its organic growth, and attempts to whittle down, belittle or overlook what is part of nature will fail of their purpose. *Vous chassez la nature, elle revient au galop*.

With the above general observations, we return to a survey of castes in the rural area.

THE CLASSIFICATIONS OF CASTE

The castes represented in the rural area can be classified in at least five systematic ways —

- I By *Occupation* or the *Occupational Classification*
- II By *Social status* or the *Social Classification*
- III By *Religion* or the *Religious Classification*
- IV By *Solvency* and *credit* or the *Financial Classification*
- V By *Labour value* or the *Industrial Classification*

I Occupational Classification

To classify castes by occupation the following five fold groups are convenient —

- (1) Purely *Agricultural* Castes
- (2) Purely *Professional* Castes
- (3) *Major Occupation* Agriculture and *minor Profession*
- (4) *Major Occupation* Profession and *minor Agriculture*
- (5) Nondescript

The 52 castes sub divide according to the foregoing scheme as detailed below —

DIVISION OF CASTES.

I Occupational

Purely Agr	Purely Prof	Major Agr Minor Pro	Major Pro Minor Agr	Non descript
No Name	No Name	No Name	No Name	No Name
1 Brahman	1 Sonar		1 Kayastha	1 Gosain
2 Thakur	2 Bhujwa		2 Gadariya	2 Fakir
3 Murai	& Bhar		3 Passi	(Darwesh)
4 Ahir	sain		4 Chamar	
5 Lodha	3 Tamoli		5 Bari	
6 Mali	4 Darzi		6 Kalwar	
7 Kunjra	5 Lohar		7 Kahar	
8 Pathan	6 Barhai		8 Kori	
9 Sheikh	7 Nai		9 Bhat	
10 Bais	8 Teli		10 Berja	
Muslim	9 Kumhar		11 Dafali	
11 Gujar	10 Dhobi		12 Dom.	
12 Kurmi	11 Bania			
13 Syed	12 Patwa			
14 Kachhi	13 Halwai			
	14 Tarkihar			
	15 Behna			
	(Naddaf)			
	16 Manhar			
	17 Chikwa			
	18 Kasgar			
	19 Rangrez			
	20 Julaha			
	21 Patar.			
	22 Qasar			
	23 Lonva			

A brief analysis may be made in passing: The number of *purely agricultural* castes out of the 52 castes represented in the rural area is *curiously* enough only 14, which is just over *one-fourth*. Another *anomaly* is this that the number of *purely professional* castes is 23, while that of the purely or largely professional castes is 35, so that the number of purely professional castes is nearly *double* and the number of purely or largely professional castes is nearly *treble* the number of agricultural castes. It is, therefore, a paradox that so few of the castes living in the rural area should be really agricultural. But the paradox is more apparent than real. In a subsequent chapter, the conclusions of which may be anticipated here, it will be shown that every single caste, whatever the occupation it may chiefly engage in, has got an agricultural holding, with a well-defined tenancy, area, rent, tilth and crop. Hence fundamentally and finally, all the rural castes inhabiting the rural area, even the vagrant, *Gosain* or *Fakir* or *Darwesh*—are agricultural.

II The Social Classification

To classify *castes* by social *status* all that is necessary is to borrow the classification of classes by social status. Thereby the following concordance is obtained —

- | | | |
|---------------------------|------------------|---------------|
| (1) <i>High</i> Castes, | corresponding to | High Classes, |
| (2) <i>Upper</i> Castes, | „ | „ Upper „ |
| (3) <i>Middle</i> Castes, | „ | „ Middle „ |
| (4) <i>Lower</i> Castes | „ | „ Lower „ |
| (5) <i>Lowest</i> Castes | „ | „ Lowest „ |

The 52 castes sub divide according to the foregoing scheme as detailed below —

DIVISIONS OF CASTES BY STATUS

II Social and III. Religious

High Caste	Upper Caste	Middle Caste	Low Caste	Lowest Caste
No Name	No Name	No Name	No Name	No Name
<i>Hindus</i>	<i>Hindus</i>	<i>Hindus</i>	<i>Hindus</i>	<i>Hindu</i> (untouchable.)
1 Brahmans	1 Kayasth	1 Mura	1 Gadariya	1 Dom
2 Thakurs	2 Sonar	2 Ahir	2 Lodhas	
3 Banias	3 Bhat	3 Tamoli	3 Bhujwa	
	4 Kurmi	4 Darzi	(Bharsain)	
<i>Musalmans</i>	<i>Musalmans</i>	5 Lohar	4 Pasi	
1 Syed	1 Sheikh	6 Barhai	5 Chamar	
2 Pathan		7 Bari	6 Kalwar	
3 Bais		8 Nai	7 Teli	
Muslim		9 Kahar	8 Kumhar	
		10 Mali	9 Kori	
		11 Patwa	10 Dhobi	
		12 Halwai	11 Chikwa	
		13 Gosain	12 Lonia	
		14 Gujar	13 Berra	
		15 Kachhi	<i>Musalmans</i>	
			1 Tarkihar	
			2 Behna	
			(Naddaf)	
			3 Manhar	
			4 Kunjra	
			5 Fakir	
			(Darwesh)	
			6 Kasgar	
			7 Dafali	
			8 Rangrez	
			9 Julaha	
			(Noorbaf)	
			10 Patar	
			11 Qasai	

The following inferences may be drawn —

There are only 6 high castes, and 5 upper castes, as against 15 middle castes and 23 lower castes, while the lowest caste is only 1. Contrary to the expectation that due to the pressure and infiltration from below, the number of high castes should tend to increase, that number continues to keep very strictly limited, such is the immutability and such the iron law of caste. At the same time, in accordance with the same expectation, the category of the lowest caste contains only one, which is the *Dom* or *Melitar* caste. In the village, the iron law of caste still applies, for once a *Dom*, always a *Dom*, unto the last generation, although in the urban area, *Melitars* and *Doms* have bettered their status out of all recognition by taking service—womenfolk no less than menfolk—under Europeans, whose superior social status has lent lustre and dignity, not to say *hauteur*, to these inferior *arrivistes*.

III The Religious Classification

Classification of castes by religion is very simple. They fall into *Hindu* castes and *Musalman* castes. The religion of each caste is given in the table showing classification by status. The following observations may be made.

It is curious that not one Christian caste or member of such religion in any of the castes surveyed could be met with in the rural area. And yet there is an important Christian mission at the district Headquarters as also at the Headquarters of the neighbouring districts. The reason obviously is that a convert, usually belonging to the lower castes, gives up, on embracing Christianity, caste and village alike and moves into the town where he has better facilities for communal life and worship.

Turning to Hindu and Muslim castes, there are 15 Muslim castes as against 37 Hindu castes. Or Hindu castes are $2\frac{1}{2}$ times as numerous as the Muslim castes. In the high castes, Hindus and Muslims are equally represented,—3 each. In the upper castes, there are 4 Hindus as against 1 Muslim. In the middle castes there are all Hindus and no Muslims. In the lower castes there are 13 Hindus and 11 Muslims. In the lowest caste there is one Hindu.

IV The Financial Classification

Division of castes according to their financial status is not easy. Going by the *insolvency* and *credit*, it is not possible to sub divide the 52 castes into a few clear cut, sharply defined categories. To take solvency and credit very strictly and set up a scale of such solvency and credit, caste by caste would be to anticipate the conclusions of the whole inquiry and jump at *a priori* dogmas which would vitiate and derail the entire present survey. Hence such a pitfall of a priorism is to be sedulously avoided. Suffice it here at this stage to set up a rough and ready criterion of financial stability by a rule of thumb, which may help to complete the classification of castes according to the financial status.

To fix the relative *haisyat* or financial status and solvency and ability to command credit at the hands of the money lender, the simplest procedure is to set up a tentative scale of *haisyat* and then the investigator asks himself and numerous interlocutors in all segments of society in the rural area. *Is this scale correct?* If not amend it where necessary. Pick out any two consecutive castes from the tentative scale or list and suppose you have Rs. 100 to lend to the one which has the greater solvency and credit of the two. Would it, now, be safer to lend to the upper caste or the lower caste? If the former, the scale adopted in the list is

correct at that point, but if the latter, then the tentative scale is to that extent incorrect and the two castes should change places

At the threshold and throughout it must be borne well in the forefront of the investigator's mind that the above technique, howsoever simple and attractive, is a piece of altogether empirical thumb-rulism. Its sole justification and approach to accuracy resides in the measure of concordance achieved by the replies received by the investigator from interlocutors having different degrees of intelligence and belonging to different strata of society in the rural area under survey. Hence a stricter scrutiny of this empirical procedure is clearly indicated. Taken rigorously, a cautious money lender would consider not only the caste of the would be borrower but also

(1) the security offered,

(2) the facilities for recovery available, and

(3) the general repute of the borrower, and particularly—*as regards* (a) honesty, (b) industry and (c) temperament. The above *seven* factors would determine the borrower's ability to command credit according to his financial status. And then these factors may, and will, vary from caste to caste and from member to member within the same caste. And this opens the door to many anomalies. Thus the factor of security is altogether a *personal* question, as the bulk of money lending in the rural area is done on personal security. This is not the exclusive privilege of any caste. Thus, although good landed property and house property is owned by high castes, yet the number of members of such high castes is very small and the majority of such men are impecunious, indigent and notorious for lack of industry, easy going honesty and a high temperamental complex, which are not like

ly to facilitate recoveries of moneys loaned. The seven foregoing factors are interconnected and complicate the analysis. A *Brahman* or a *Thakur* may offer better security than a *Jolaha* or a *Chamar* or a *Kori*, yet the latter's industry and capacity for hard, sustained labour will weigh far more with the money lender. Again, *Lodhas*, *Ahirs* and *Murais* have a greater reputation for solvency and promptitude in repayment than *Pathans*, *Thakurs*, *Kayasthas* and *Brahmans*.

But broadly speaking, the procedure sketched above would help to determine a scale of financial status for the different castes thus —

DIVISIONS OF CASTE BY SOLVENCY AND CREDIT

IV Financial

1	Bania	20	Ahir	39	Bujwa
2	Thakur	21	Gujar	40	Kumhar
3	Bais Muslim	22	Qasai	41	Kasgar
4	Kalwar	23	Chikwa	42	Mali
5	Sonar	24	Gadariya	43	Patar
6	Kurmi	25	Loniya	44	Chamar
7	Brahman	26	Lohar	45	Kori
8	Syed	27	Barhai	46	Dafali
9	Pathan	28	Jolaha (Noorbaf)	47	Pasi
10	Kayasth	29	Nai	48	Dom
11	Sheikh	30	Barai	49	Beria
12	Lodha	31	Behna (Naddaf)	50	Gosain
13	Kachhi	32	Rangrez	51	Fakir
14	Murai	33	Bhat		
15	Kunjra	34	Manhar		
16	Halwai	35	Darzi		
17	Tamoli	36	Tarkihar		
18	Patwa	37	Kahar		
19	Teli	38	Dhobi		

Before leaving this mode of classification one very interesting and instructive digression may be allowed. What would be the final scale of credit if the test sum of Rs 100 were to be lent *not by a village money-lender*, who is usually hide bound by tradition, cribbed, cabined and confined by convention, and steeped in obscurantism and ignorance, *but by an enlightened, inspir-*

ed, up-to-date village *Co operative Society*? Inquiry in the District Co operative Bank feeding such societies in the rural area has established the following five-fold classification —

Class I Bania, Kurmi, Murai, Ahir, Jolaha, Gujar, Lodha, Halwai, Tel, and Kalwar

Class II Sonar, Thather, Kasgar, Kori, Kunjra, Kachhi Gadariya, Darzi, Chamar, Barhai, Lohar, Chikwa and Komhar

Class III Brahman, Thakur, Bais Muslim, Kayasth Sheikh, Pathan, Tamoli, Behna, Rangrez, Dharkar, Tarkihar, Manihar, Mallah, Kahar, and Patwa

Class IV Nai, Bari, Dhobi, Pasi, Khatik, Lonja, Mali and Bharsain or Bhujwa

Class V Dafai, Bhat, Chirmar, Patar, Fakir, Beria, and Dom

The two scales, obtained in different ways, agree in the main, although there are noticeable divergences in regard to the placing of some individual castes. This is inevitable, bearing in mind the varying personal equation of the different would be lenders interrogated as also the essential elasticity which any provisional caste wise scale of rural credit according to financial status must possess if it is to be true and sensitive to the varying factors involved

V The Industrial Classification

This is a classification of the different castes represented in the rural area according to the working capacity or labour value or reputation for industry of the members of those castes. Already in the foregoing section such a classification has been foreshadowed when it was pointed out that the Brahman may have a very high personal security to offer, but his industry

value is very low. Such a general classification by industry value would run as follows —

DIVISIONS OF CASTES ACCORDING TO LABOUR VALUE

I Industrial

1	Chamar	18	Bujwa	35	Qasari
2	Kori	19	Teli	36	Chikwa
3	Lohar	20	Dhobi	37	Sonar
4	Barhai	21	Darzi	38	Kalwar
5	Kachhi	22	Patwa	39	Dafali
6	Murai	23	Halwai	40	Patar
7	Kunjra	24	Atali	41	Gosain
8	Kurmi	25	Gadaria	42	Fakir
9	Lodha	26	Alur	43	Bhat
10	Lonia	27	Gujar	44	Bania
11	Behna	28	Manhar	45	Sheikh
12	Julaha	29	Rangrez	46	Kayasth
13	Kumhar	30	Tamoli	47	Pathan
14	Kasgar	31	Tarkihar	48	Bais
15	Kahar	32	Dom	49	Musalman
				50	Thakurs
16	Nai	33	Pasi	51	Syed
17	Bari	34	Beria		Brahman

It is curious yet inevitable, that all the high castes—*Bania, Sheikh, Kayasth, Pathan, Bais, Muslim, Thakur, Syed* and *Brahman*—are at the bottom of the list, while the low castes—*Chamar, Kori, Lohar, Barhai, Kachhi, Murai, Kunjra, Kurmi, Lodha*—are at the top of the list. This relative arrangement is determined by the *necessity of labour*, when the more important *dignity of labour*, a realisation of which is a *sine qua non* for rural uplift, has not come into its own. Labour is unfortunately considered to be something degrading, debasing, demeaning. The man of high caste prefers starving in idleness to working in affluence. He disdains to take off his coat and drive the plough or turn the sod. When the proprietary rights in a village held jointly by the proprietary body are under partition and the question for decision is which tenant's holding

is to be included in the share of which proprietor, there is a keen scramble for the tenants who are *razil* or *low born* and an equally pronounced aversion to tenants who are *sharif* or *gentlemen*¹ This seemingly unnatural display of likes and dislikes is due to the fact that the former are in keen demand as hardy labourers who will not only pay their rents in time but also help to cultivate the proprietor's own land and do other manual service while the latter would be irregular in payment of rent constantly standing on their false dignity and incapable of any sustained effort in the field

This utter helplessness of the high castes in the rural area from the economic point of view would be revolting were it not so pathetic There is much shabby gentility about the so called high caste man, especially when he happens to be 'down and out' To make matters worse his womenfolk—and women are an invaluable asset in the homestead and farm—are thrust into *pardah* he himself goes in fruitless search of refined service from pillar to post, and the whole family sinks lower and ever lower down the scale of existence

Hence it is no surprise to see the upper castes going steadily down and the lower castes coming steadily up The reasons for the upward trend are thrift, frugality and industry, the reason for the downward movement are indigence, profligacy, idleness and complete lack of industry and enterprise

¹ A simple story which contains a germ of economic truth is told of an African Negro who on his first visit to England when asked to name the person whom he considered to be a gentleman in England gave this *naïve* reply Yes men work women work children work, even the animals work—everybody works except the swine the swine then are the gentlemen of England

THE FUNCTIONS OF CASTE

To assess the significance of castes properly it is essential to examine their *functions*. These may be (1) *ordinary* and (2) *extraordinary*.

(1) *The ordinary functions* or occupations of the different castes are familiar to all. According to his peculiar caste, every man must drive his plough or awl, or team, or goad, or reed, or whatever the instrument he handles in the discharge of his business. Thereby labour in the rural area is *sub divided, specialised, standardised*, integrated, stabilised and rendered more efficient. But it is the unfamiliar, extraordinary functions, which call for closer inquiry and repay scrutiny. However, only a passing survey of a few brief outstanding phases, from the view point of credit, will be attempted.

(2) *The extraordinary functions* of certain castes regulate the mechanism of rural life on important *social, religious* and *financial* occasions. It would be best to study a cross section of rural life (i) *vertically* of all castes from top to bottom, (ii) *horizontally* of a given caste in its every day and special day occupations and (iii) *obliquely* of all its stratifications and ramifications, but this procedure would take one too far afield. It is therefore preferable to pick out a few salient, extraordinary features only.

The village *Nai*, who is an itinerant barber, is also the local gossip, tale bearer, scandal monger, "*journal parle*," publicity man, and general busybody of the village. His powerful influence on the credit of a man or family, whatever their caste, cannot be easily assessed. His news and views help to arrange marriages, loans business deals, financial transactions,—in short everything broad based on credit. In return, he receives on the successful issue of those transactions—matrimonial, social, financial,—a perquisite

or discount as the case may be, which may aggregate to a very handsome proportion of his normal professional earnings

The village *Mali* who normally grows a little flower garden is in great demand on *religious* and *pseudo religious* occasions. The former can be easily understood as no worship is adequate without flowers and the *Mali* provides them in the way of business, but the latter are much more important, amazing to the point of grotesqueness and of course lucrative. As crass superstition has it the *Mali* is the hereditary votary and servitor of the Goddess of disease. Be this disease small pox or malaria or cholera or any other, the *Mali's* ritual is clear and convincing. He holds a pot, filled with embers, painted with vermilion and wrapped in red cloth, to the patient's forehead, circles it round his head a number of times, and then having thereby coaxed the disease from the patient into the pot, takes the latter away to the remotest borders of the village. He thereby renders a private as well as public service, ridding the patient as well as the village of an infectious disease and of course lines his purse thickly in the process. He too, is an advertiser of credit.

The village *Pasi* who is normally a *cultivator cum watchman* is in great demand during the religious days of *Holi*, when he has to light the *Holi* pyre. As numerous pyres have to be burnt during the season of unusual merry making, which is *Holi*, village by village, hamlet by hamlet, caste by caste, and even family by family, the extra professional services of the *Pasi* are in great requisition and in his takings he reflects the credit of the caste or family concerned.

The village *Kahar*, who is normally *carrier cum cultivator*, turns extra professional dancer on religious and social occasions. Travestied as woman, he dances

round the *holi* fire, he dances at the head of the bridal party, he dances during rejoicings at the birth of a son and heir to a family, he dances on numerous occasions of merry making. His takings, too, reflect the credit of the caste or family employing him.

The village *Brahman*, never so "down and out" but has a handsome *guzman* or *clientèle* in certain castes or families in the village. His services are in keen demand on all occasions—religious, social, financial. At birth, during certain ceremonies of childhood, at marriage, and at death in the family—the *Brahman purohit* or priest officiates. His ritual is downright awe inspiring. He recites verses from the scriptures—garbled *ad lib*, for he is no *litterateur*—invoking the goddess of sickness or disease or death or marriage or opulence or fortune—as the exigencies of the occasion may demand. His takings in the aggregate are immense and the credit conferred by engaging his services secures wide publicity in the village.¹

The village *Brahman* is also the *Domine* of the village and especially over large tracts of the countryside in the rural area, under survey, where Public Schools are few and far between, he trains the village lads on the classical lines of Mr Squeers in Dotheboys Hall. He gets in return personal service—fagging—from the boys and presents and perquisites from their parents. The *Brahman*, who combines officiation at ceremonies with school mastering as a business, stands very high in credit.

The village *Syed*, cultivator or gentleman farmer, is also a *Brahman* in his way. He runs an *Islamia*

¹ It would be an important item in any programme of Rural uplift to ensure that the village priests are trained in proper Sanskrit seminaries alternatively the alumni of such seminaries are sent out to and settled in villages as professional priests. Thereby, not only would the priesthood be *humanised*, but an important industry *rationalised*.

Maktab, itinerates in service of *Islam*, performs its rites functions as *Vakil at Nikah*, officiates as *Kazi* at marriage, and keeps—or does not—the marriage register, as registry, in short, generally and profitably combines religious with secular activities. His credit with his co religionists is without exaggeration, immense.

The village *Kavastha* combines the quill driving (really a reed) of the scribe with the dispensing of the simples and potions of a *Vaid*. His stock of drugs is simple, cheap and easily replenished. He gains in money and credit—and of course experience, for he is not really cut out to be a medicine man.

The low caste *Chamar* or *Kori* functions extraordinarily as *exorcist*, when he is not ordinarily engaged as an agriculturist. He is—or is assumed to be, which is the same or even better for his credit—an adept in the art of *Jharo pluunko*, which comprises various incantations, inhalations, exhalations, genuflexions, manutentions, not to mention divers quasi epileptic movements, whereby the demon of disease is believed to be exorcised out of a patient's body or soul. The credit of such a *Chamar* or *Kori*, whose patients are cured or *dic cured*, spreads far and wide in the rural area and he rises appreciably in the financial as well as the spiritual plane.

These salient features are illustrative and not exhaustive. They indicate the existence and operation of uncommon vehicles along which the credit of a man or his family or his caste happens to run and establish itself. Finally, they show the interdependence as well as the solidarity of castes in a way not revealed by their ordinary nexus. Therewith it is possible more fully to realize the importance of caste in the rural area.

CHAPTER II

NEXUS OF FAMILY AND CASTE

To establish and explore the *nexus of family and caste* in the frame work of the village, it is essential to examine (a) the distribution of the different castes in the villages on the one hand and (b) the *composition* of the families of those castes on the other

(a) *Distribution of castes in the villages Incidence*

The first half of the table appended gives the figures for the distribution of the various castes in the villages. At the outset, it may be expected that at least the most important caste or castes should be represented in every village, but this expectation is in no way, not even approximately, fulfilled. Whatever its importance—occupational, social, religious, financial or industrial—no single caste predominates or even occurs in all the villages surveyed. The figures speak for themselves: their verdict is unchallengeable and must be accepted.

Thus out of more than 50 villages under house to house inquiry, the *Chamars* are found in only 32 and the *Alirs* in only 30. In other words the *Chamars* are represented in 64 per cent and the *Alirs* in 60 per cent of the villages. And yet, *a priori* the *Chamars* should be represented in all the villages as they are the commonest type of *razil* population, supply all the labour in the village and are indispensable to village life. This anomaly will be explained subsequently. The next anomaly is that a close runner up to *Chamars* in being present in the majority of villages should be the *Alirs*. The two castes have absolutely no points of contact or even approach and stand at different contrasted, distant points of the scale of village values.

After the *Alirs* come the *Morais*, who are found in 50 per cent of the villages. Now the *Morais* rank

relatively higher than the *Chamars* and are not so valuable as *razil* population as the *Chamars*, their presence in so many villages may be interpreted as a tendency of the village population to *de razilise* itself.

After the *Morais* come the *Brahmans*, *Nais*, *Lohars* and *Telis* who are present in 40 per cent of the villages. At first blush, this appears a very mixed bag and it is surprising to find the astute Brahman and the indispensable Nai and the brawny Lohar and the oily Tel all represented to the same extent in the rural area. But this identity in representation is quite accidental. The reasons are all different in the different cases, although they operate to the same end. Thus, the Brahman is an exclusive fellow and prefers to concentrate where he is already represented by a certain number of families, at the same time he is a good businessman and tempted in search of *jijmani* and general service to spread himself out to as many parts of the rural area as possible. The resultant of these unequal and opposite forces is to effect a compromise by pitching the representation of the Brahman at an intermediate figure like 40 per cent, which, however, still shows that the Brahman's exclusiveness has got the better of his economic sense.

Why the Nai is present in only 60 per cent but absent from 40 per cent of the villages, admits of quite a simple, but altogether different, explanation. On the face of it, the Nai's caste is unique, once a Nai always a Nai, and the Nai is a *sine qua non* in every household of every village, further, there are no substituent, concomitant, or analogous castes which could share in the Nai's burden in the rural economy. And yet he is represented in less than one half of the villages. The simple explanation is that the Nai is a *journeyman in his spare as well as business hours*. He itinerates from door to door and house to house.

and hamlet to hamlet and even village to village. No client needs him more than once a week and less than once a month. Also the various festivals and ceremonies when his services are in urgent demand do not figure all too frequently in the village calendar. Hence, alone or through a relation one Nai can minister to the needs of more than one village, if the figures are an index, more than two villages. This explains the presence of only 40 per cent Nai families in the villages.

The *Lohar's* case is quite contrasted. He has his smithy, his bellows shed his cooling yard his workshop, in a word his manufactory in little. He is glued to his seat or stand and has none of the *Nai's* roving habits. And, therefore, if any caste, his should be represented in all the villages. For every villager has need of shares for ploughs axe heads for axes, wheels and axles for carts sharp-edged iron tools, implements, the services of a farrier, etc., and yet the *Lohar* is found in only 40 per cent of the villages. Here, again the reason is simple. One *Lohar* can cater for more than one village, in fact for more than two villages. He ministers to the needs of all and sundry who visit his shop and has no need to go about from house to house and quarter to quarter and village to village. Although his habits are far from sedentary, his is a sedentary occupation with a definite seat which must be visited in situ if his indispensable services are to be utilised by the village body. And yet in his movements of leisure or slack trade or idleness he may hawk personally or through relations or friends or agents, the finished or returned or refused articles whereof he may have a surplus from door to door or from fair to fair.

The *Teli's* case is in a category by itself and roughly stands intermediate between the *Nai's* and *Lohar's*

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The *Teh's* case is in a category by itself and roughly stands intermediate between the Nai's and *Lohar's*

He can and does go out—often long distances—in search of custom, regular or irregular, periodic or casual and arranges 'forward' deals as well as collects loans, advances and instalments like any *commis voyageur*. To that extent he approximates to the *Nai's* position. But he has also got a fixed plant to which villagers bring their raw material, *i.e.*, oil seed, for extraction and the productive, as against the distributive, part of his work is done in his shed at home. In that respect he resembles the *Lohar*. In either way he can serve, personally or through his family, more than two villages, which explains his presence in only 40 per cent of the villages.

Next come the *Dhobis* and *Kurmis*, who appear in 36 per cent of the villages only. The *Dhobi's* is a case apart. This caste has no affinities, no sub caste. Taken strictly there should be so much washing to be done in an average village that no *Dhobi* should have any time left for seeking custom in other villages, or washing for more than a certain strictly limited number of customers. But this theoretic view overlooks the essential feature of Indian domestic economy—rural no less than urban—that the bulk of the washing of the lower classes is done by womenfolk at home. It is a common sight to see the menfolk themselves washing their linen after their daily bath. Even in England, especially in the backward parts, washing is done at home with the help of the familiar mangle and spread out on the conspicuous clothes line and indeed where no better cottage industry is possible, it is quite the practice for poorer families to take in each other's washing. In the Indian village the *Dhobi* washes only for the upper better classes who can afford to pay him, which explains the figure for his incidence, 36 per cent.

The *Kurmis* are a sturdy agricultural caste and the surprise is that they are not more numerous than

36 per cent The explanation is that there are other substituent castes such as *Morais*, who are as good and as useful as *Kurmis* and fill up the gap they leave The incidence of the two taken together would be nearly 100 per cent or representation in each and every village But the *principle of substitution* has to be borne in mind

Thereafter may be taken the *Kumhars* (30 per cent), *Darzis* (28 per cent), *Barhais* (22 per cent) and the other professional castes who are essential to the rural economy and who nevertheless do not inhabit every village As the figures show, one *Kumhar* can cater for more than 3 villages, one *Darzi*, likewise, and one *Barhai* for more than 4 villages This catering for villages, wherein they are non resident is done by (1) periodic visits (2) seasonal fairs In the former case the articles for sale are sent round and hawked about the village, in the latter case they are displayed at the fairs, social and religious gatherings, market days and then all villages within a certain radius—usually of 5 to 7 or even 10 miles are served impartially

A *caveat* has to be entered here The figures for incidence in the rural area of the various important professional castes, *e g*, *Lohar*, *Barhai*, etc, are in the nature of a *compromise* between increasing demand and limited supply They do not represent an optimum by any means, but bear all the disabilities which the fundamental nature of a compromise imposes Thus, in this very rural area under inquiry, one whole village started legal proceedings in a criminal court against the village *Lohar* and sought to have him bound over to be of good behaviour, because he had threatened to migrate from that village to another

The incidence of the other castes is too low to merit individual consideration, but the lessons, which in the economic, sociological and psychological spheres, they

convey should not be lost from view, as they throw valuable side-lights on rural economy

Thus the *Jolahas* are represented by an incidence of only 14 per cent which at first sight is ridiculously low, as every villager, in every village, needs to be decently, but not necessarily lavishly, clothed. The reason is two fold one *Jolaha* can meet the requirements of many villages by displaying his goods at markets, fairs and festivals, apart from hawking them from door to door, which may be but is not, usually done, then the village *Bania* and others with an eye to business, stock and sell cheap mill woven cloth, of home origin or foreign or both and as the cost of the machine made article is going steadily down while that of the village-made home spun and home woven article is either stationary or going steadily up the *Jolaha* is being steadily squeezed out of the market, in fact, out of the profession, with a result that adjusting himself to the struggle for existence, he is obliged to *de ruralise* himself by seeking employment in the urban area, either in the very mill which has frozen him out of the competition or in personal service or in alternative channels

Again, the *Bania* is very poorly represented with an incidence of only 16 per cent. The puzzle, then is what do the remaining 84 per cent villages do? It is a truism in Indian rural economic theory that the village *Bania* or *Sahukar* or *Chetty*—or what you will—is the pivot of rural finance, that he is responsible for the economic stranglehold and resultant indebtedness and permanently low standard of life, from which the villager has been suffering from time out of mind. If so, what explanation can be offered for the absence of the *Bania* from 84 per cent villages? The explanation is really two-fold—one based on the principle of *concentration*, and the other on that of *substitution*. On the one hand, the *Bania* has concentrated—the more

fashionable word is *rationalised*—his business as a true monopolist from his native village he can finance all operations in villages within a radius of 10 to 20 miles or more, depending on the exigencies of the case, for if villagers can and do tramp 20 to 30 miles and subsist on an iron ration for several days when they visit Tahsil Headquarters in search of Government *Takavi* loans, and comply with the many laborious and intricate formalities—legitimate as well as extra legitimate—before they can touch hard cash, *a fortiori* will those villagers go to a Bania regardless of distance and trouble to arrange loans or settle deals, when they know the man they have to settle with and there are no unknown or temporary intermediaries to be faced and squared, before they can have their business properly and completely transacted. But, be it noted, on the other hand, there is the principle of *substitution* at work, thanks to which the necessitous villager may have recourse, alternatively to the Bania, to—(1) a well-to-do *caste fellow* of his own or neighbouring village, who might—indeed, must—have taken to money lending to invest his spare cash, (2) a fellow or neighbouring villager, similarly circumstanced, say a *Kalwar*, *Kurmi*, etc., who lends money, (3) the village *zemindar*, who gives advances in lean times partly out of fellow feeling but more with an eye to business, as he thereby makes his future collections sure and (4) *Government* which through its Revenue Scarcity Department gives out *Takavi* loans as freely as its finances permit. And yet in spite of these eliminants the Bania continues, on the whole, to be the financial Lord of the village and of many villages.

Again, the incidence of the *Kayasth* is 24 per cent, which is too much in one way and too little in another. It is too much, as the *Kayasth* is strictly speaking a clerical caste and essentially urban, not rural, so much

The *Chukwa's* and *Kasai's* incidence is very very low for the simple reason that meat does not enter into the villager's *menu*, as a rule—partly out of necessity and partly out of habit

The *Mehtar's* incidence is extremely low as few villagers' houses have private privies, their occupants preferring to resort to the fields, *al fresco*. House-sweeping is done by women and street scavenging by dogs

STRENGTH OF REPRESENTATION

As regards strength of representation, the figures reveal a peculiar position. The most heavily and strongly represented castes, i.e., those which have the maximum number of families in one village should presumably be the higher castes such as *Brahmins* and *Thakurs*, for the reason that these castes cohere together and agglomerate in a village where they are already strong represented not only for self protection, but also for a better observance of caste practices in regard to marriage, etc. Actually, while the maximum number of families is 20 for *Thakurs* and 15 for *Brahmins*, yet the corresponding number for *Morais* is 16, for *Kurnus* 14, for *Jolahas* 12, for *Chamars* 10 and for *Lodhas* 10. The explanation is that there are other factors at work besides those commonly assumed and mentioned above. One such factor is of course prolificity, the lower castes being more prolific than the higher caste. Another factor is segregation as the lower castes tend to segregate themselves, willingly or unwillingly, and crystallize out into definite hamlets or *Purwas* away from the main village *Abadi*. They do so willingly where they have parallel occupations, apart from agriculture, which render such segregation inevitable. Thus, *Chamars* may go in for tanning hides, *Khatiks* for keeping piggeries, *Jolahas* may

so that the *Kayasth* does not, for instance, figure among the members of the agricultural tribes, to which, under the Bundelkhand Land Alienation Act, a Bundelkhand agriculturist, in distress, may alienate his land. At the same time, the incidence of 24 per cent is too low, when it is realised that every village has got its *Kayasth* village accountant or *patwari*, who, in fact, is the pivot of Government administration in the land. Usually a *patwari*'s circle comprises one or two or even more villages, frequently he is clever enough to obtain land for himself or family either as a gift from the *zemindar* whom he has taken pains to please or as a bargain from some villager, who is obliged to alienate his land in course of law, or anyhow. Thus the *Kayasth patwari*, who began life in the village as an alien, continues and ends as a rural fellow, out and out.

Further, the *Halwai's* incidence is very low. In England no village would be complete without the village confectioner or toffee-man. But in India the average villager cannot afford to invest in sweetmeats and confectionery freely or regularly. His requirements in the way of sweets are met from the country *Gur*, which is sold by so many other people. And thus the *Halwai* continues to be an expensive luxury. At the same time, his place is likely to be taken by the hawker, or the grainparcher who to better his business, cleverly sugar coats some of his parched grain, and so displays another "*rayon*" to tempt hunger.

Equally, the *Sonar's* incidence is very low—only 22 per cent. The *Sonar*, too is an expensive luxury. Few villagers unless they have made good in business elsewhere can afford gold and silver articles. One *Sonar* suffices for many villages. Also the vanity of village wives and maidens is met by the cheap trinkets produced by the *Manihar*, the *Turkchar* *e tutti quanti*.

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require plenty of open space for their professional labour. They do so unwillingly but none the less effectively where a quarter mainly inhabited by a higher caste and indeed named after it may not tolerate the presence of a lower caste's family, say, a Chamar's or a Kurmi's and may make things so unpleasant for it that it is obliged to shift out to where he belongs.

Apart from this anomaly, the other castes are represented by a maximum number of families in a village which is comparatively very low. Thus the professional castes such as *Nais*, *Kumhars*, *Barhais*, *Bhurjis*, *Dhobis*, *Darzis* have no more than 2 to 5 families in one village. Obviously if they were more strongly and numerous represented, they would hardly find any other custom and be taking food out of each other's mouths. At the same time it is very extraordinary that the *Koris* and the *Ahirs* should be represented by such low figures as 3 and 6 families in a village. The explanation of the anomaly in the case of the *Koris* is this that other substituent castes like *Kurmis* and *Chamars* are heavily represented and the *Kori* finds little room; as regards *Ahirs* the explanation is that on the whole every well-to-do village family goes in for dairying both with cows and buffaloes and thereby leaves the *Ahir* no scope for activity as such. In fact, the village *Ahir*, in complete contrast to the town *Ahir*, goes in largely for agriculture on that, among other grounds. The *Gadariyas* are not as well represented as they should be, which shows that pastoral occupations do not provide such profit as agriculture.

That the *Kayasths* and *Baniyas* should be represented by very low figures is explained by the circumstance that both incline to be autocratic—either intent on absorbing their rival in the caste or freezing him out altogether.

DENSITY OF REPRESENTATION OF CASTES
IN THE VILLAGES

Many villages have got one family each of a particular caste, while very few have two families or more of that caste. With other castes the situation is altered. It is therefore of interest to examine castewise how many villages have got only one family each, how many 2, how many 3 to 5, and lastly how many 6 or more families of a particular caste. Thereby an insight will be gained into the density of that caste in the rural area. The density of the upper castes, *e g*, Brahmins and Thakurs is again very much lower than that of the lower caste, *e g*, Morais, Kurmis and Chamars. Thus, while only two villages each have 6 or more Brahmin families or Thakur families, as many as 7 villages have 6 or more Morai families, 5 villages such Kurmi families and 4 villages such Chamar families. This scale of comparative density is maintained by villages having 3 to 5 families, whereof, the Brahmins and Thakurs are represented by two and one village respectively, and the Chamars and Ahirs by 9 each, but the Kurmis and the Morais drop to 3 and 4 respectively.

Going one degree further down the scale of density, to the villages with two families each, for Brahmins, the number is 5, while for Chamars the number is 12, and for Ahirs it is 10. This shows that both the lower castes are getting on very well together with other castes, and the few families that live in so many villages meet with no pressure to migrate or agglomerate with more numerous families elsewhere.

Turning to the last degree of density, that is those villages with one family each, it is significant that the Brahmins and the Nais, the Thakurs and the Ahirs, Kayasthas and the Kumhars, Dhobis and the Bhurjis, Darzis and the Morais all have a very high figure to

represent their relative position. That is to say there is one family of each of those castes in each of 8 to 15 villages. This is in accordance with the expectation as most of the castes are professional or semi professional including—such agricultural castes as Morais Kurmis which undertake agriculture for others as a profession and therefore each village must have at least one such caste.

On the other hand an exception is formed by such contrasted castes as the Syed and the Lodha the Jolaha and the Kori the Mehtar and the Patar. There are in these cases only one two three villages having one family each.

(b) *Composition of families of castes in the Rural Area.*

It is obvious that a mere enumeration of families per caste will not do. It is essential to look deeper into the composition of the family in the caste. There are so many factors at play. Thus one caste may be very prolific and the families representing it may be all big—the *famille nombreuse* in the demographic sense. Another caste may be moderately prolific and the corresponding families may have an average size. Still another may be relatively unprolific and the families of that caste may be small. Then a family which appears very big may not be genuinely so but inflated by the welcome or unwelcome presence of hangers on poor relations dependents—accretionary elements in the shape of in law relations. Then a caste the members of which have migrant propensities or roving habits may appear unduly prolific or unduly unprolific according as its floating population may be temporarily present at or absent from home. Then one family especially in the lower agricultural castes prolific in itself may split up into 2 or 3 smaller families resident in the same village in accordance with the

needs of cultivation and the lie of fragmented holdings. For instance, a member of a low caste is not likely to have a compact block of good land near the heart of the village *Abadi*, but a little fragment of good land not far from the *Abadi* and a bigger fragment of poorer land far away and a big block of the poorest land, just brought under plough under the pressure of population, on the far-off outskirts of the village. In such a case, he will attend to the central block himself, as it is most accessible and requires least labour, he will allocate the remote fragment of poor land to a grown up son and settle him on the spot in a *marai*, and lastly he will allocate the big expanse of virgin land to another son, who will likely be settled on the ground.

In this way, from the homely, convenient, indispensable *marai* or shanty or shed originate *purwas* and hamlets, so that the same family may be domiciled in many hamlets and the same caste represented by such families in those hamlets.

Another set of governing factors may be found in the standard of living and the level of subsistence and the margin for existence. Thus a low caste family, say a *Chamar's*, will be found low down on every scale employed—a low standard of life, vegetating at or even below the level of subsistence and no margin or reserve, whereon to ensure existence to its members, actual or potential. A high-caste family, on the other hand, say a *Brahman's*, will be found high up on every scale of measurement,—a high standard of life, including luxuries as well as necessities, a high level of subsistence and living well above it, a wide margin or reserve for existence, which ensures a decent placement in life, according to accepted norms and canons, not only to actual and potential members but also to distant in-law relations so strong is the 'family' feeling.

Still another set of concomitant governing factors may be provided by the conditions of health and disease, birth and death, obtaining not only in the village and the family, but also—so far as infections and epidemics go—in the neighbouring villages on the one hand and the popular places of fairs, festivals and pilgrimages on the other. These factors of *natality*, *mortality*, *fecundity*, *sterility*, *infectivity* and *immunity*—familiar to *practical demography*—will operate in different castes differently and the net result shown by the size of the family of that caste by a simple numerical index will then be a resultant of all such and many other factors, operating in complex inter-connected ways.

With these general considerations we pass on to examine the families and the souls composing them castewise.

NEXUS OF FAMILY AND CASTE.

C (I).

Number	CASTE	VILLAGES WITH				Total villages in which found	Maximum number of families in one village	FAMILIES			Total No of families	Maximum number of souls in a family	Average No of souls in a family as per graph	Total No of souls
		1 Family	2 Families	3 to 5 Families.	6 & over 6 Families			2 or less souls	3 to 5 souls	Over 5 souls				
1	Brahman	11	5	2	2	20	15	22	22	7	51	15	45	235
2	Thakurs	8	1	1	2	12	20	3	14	23	40	10	525	201
3	Kurmis	8	2	3	5	18	14	1	58	20	78	14	55	423
4	Gadarias	2	1	3	1	13	6	1	9	15	25	15	6	182
5	Sheikhs	2	1	3	1	8	7	..	1	23	24	12	8	190
6	Syeds	1	1	1	1	4	1	..	1	21	22	14	75	166
7	Nai	14	12	2	1	32	10	20	10	20	30	13	7	172
8	Chamars	7	2	1	4	20	4	38	6	56	94	12	6	537
9	Kayasth	9	10	1	1	12	6	2	30	9	17	11	7	88
10	Ahirs	10	3	6	1	30	6	1	12	35	66	10	65	385
11	Kumhars	12	4	4	7	15	2	3	39	6	18	15	55	92
12	Morais	5	1	1	2	25	16	..	5	49	91	16	6	487
13	Jolahas	3	1	1	2	7	12	3	12	22	27	9	4	188
14	Koris	5	5	2	2	12	3	3	12	6	21	9	4	96

NEXUS OF FAMILY AND CASTE—(contd.)
C (1)—(contd.)

Number.	CASTE	VILLAGES WITH				Total Villages in which found.	Maximum number of families in one Village	FAMILIES			Total No of families	Maximum number of souls in a family	Average No. of souls in a family as per Graph	Total No of souls
		1 Family.	2 Families.	3 to 5 Families.	6 & over 6 Families			2 or less souls	3 to 5 souls	Over 5 souls				
15	Barhars	10	3	1	3	11	5	1	1	13	15	12	6	94
16	Lodhas	1	2	5	3	12	10	5	36	14	50	8	5.5	255
17	Bhurji or Burjās	10	2	1	1	13	3	1	6	6	17	20	6	86
18	Dhobīe	15	3	1	1	18	2	1	10	10	21	15	7	135
19	Bania	5	2	1	1	8	3	2	5	7	12	8	5	66
20	Darzi	12	2	1	2	14	2	1	5	9	16	18	8	102
21	Gujar	1	1	1	1	4	12	1	1	27	28	7	1	173
22	Pathan	5	1	1	1	7	6	1	7	5	13	12	1	70
23	Lohar	13	1	1	1	13	1	1	10	2	10	10	1	63
24	Teli	17	1	2	1	19	4	4	16	4	24	16	1	116
25	Halwai	6	1	1	1	7	2	1	4	4	8	14	1	51
26	Tamoli	10	2	1	1	13	3	1	11	5	17	22	1	90
27	Manhar	9	2	1	1	9	1	1	3	6	9	22	1	75
28	Kalwar	9	2	1	1	12	4	1	8	8	17	9	1	97

THE SIZE OF FAMILY

The size of a family will be shown by the number of souls comprising it. This may be with (1) two or less souls, (2) from three to five souls, (3) five souls or over and (4) maximum number of souls. Consider each category separately.

(1) *Family with two or less souls* It is remarkable that families with two or less souls or *small families* are found in the *Brahman* caste which has 22 such out of a total of 51 families as was to be expected. The reasons which apply to small families in the more advanced countries of Western as against the less advanced countries of South eastern Europe and explain the small families one comes across, also explain the small families of the Brahman caste. These are a higher standard of living, unwillingness to produce big families and consequent fragmentation of property, strong individualism, and the like. But what is contrary to all expectations is the fact that the Thakur caste which is not very much lower than the Brahman should have only three families out of a total of 40 having two or less souls. The explanation cannot be that the Thakur is more prolific, or that he has a lower standard of living, or that he demands less from existence, or that considerations of safeguarding property do not prevail within him, or that his individualism is less marked. The anomaly, if any, is explained by the figures in the subsequent sections. None of the remaining 53 castes have families of two or less souls comparable in number with that of the Brahman caste. The remaining 52 have either no such families or one or two or three or four or even five but never more than five. The gap between five and 22 is therefore very startling.

Among those who have no small families figure all sorts of castes such as Kurmis, Sheikhs, Syeds, Nais,

Chamars, Kumhars, Jolahas, Lodhas, Baniyas, Gujars, Halwai, Manihars, Kasgars, Kunjras, Tarkihars, Faqirs, Gosains, Dafali, Chukwa, Kasais, Rangrez, Behna, Mehtar, Dom, Patar, Loniya, Ghosis, Bhatyaras, Bahaliyas, Mangtas and Dhankan. This is a very mixed bag. The majority of the castes rank low in every way, and are therefore more prolific and have bigger families, but apparently, Sheikhs, Syeds, Baniyas, Halwais, are usually well to-do, with more than average property, intelligence and individualism and should be expected to have small families like the Brahmans. This anomaly admits of one or more of the following explanations, on the assumption that the family is *really* small. (a) There are many dependants or hangers on or poor or in law relations living with the family, and (b) relations might have come over to stay with the family at the time of inquiry. In either case the *true* size of the family will be inflated thereby.

Castes having only one small family are Gadarias, Ahirs, Barhais, Dhobis, Pathans, Lohars, Tamolis, Kalwars, Patwas, Kahar, Moghals and Khattris. Here too, the anomalous exception is formed by those who rank high such as Moghals and Khattris and Pathans, but as the total number of families of those castes in the whole rural area surveyed is relatively low, the small number of such families is no exception at all.

Among the castes having two to five small families are Kayasth, Thakurs, Morais, Koris, Darzis, Bhurjis, Sonars, Malis and Bhats. The Kayasth have two small families out of 11, the Morais 3 out of 16, Koris 3 out of 9, the Bhurji 5 out of 20, the Darzis 2 out of 18, the Telis 4 out of 24, the Sonar 3 out of 9. The ratios of these figures show that small families are numerous in the upper castes but much less numerous

in the lower ones. This is in accordance with expectations.

(2) *Medium sized families* having 3 to 5 souls. The figures for the number of such families in the different castes are quite extraordinary. Here the maximum number of such families is found among the Kurmis as 58 out of 78. The closes runner up is the Moras who has 39 such families out of 91. Next comes the Chamar with 38 such families out of 94. Then comes the Lodha with 36 such families out of 50 and last in the same order of importance comes the Ahir with 30 such families out of 66. Here expectations are fulfilled completely as all the above castes which are so strongly represented in the group of medium families having 3 to 5 souls are of the hard working weakly individualised order. Then there is a big drop to the Brahmans who have 22 medium sized families out of 51, the Thakurs who have 14 such out of 40, the Kamhars and the Koris have 12 such each out of 18 and 21 respectively. The Telh has 16 such out of 24.

The remaining castes have relatively a much smaller number of medium sized families. These castes are low and the figures are normal.

(3) *Big families* having 5 souls or over. The Chamars lead with 56 such families out of 94. Then come Moras with 49 such out of 91. Then Ahirs with 35 such out of 66. Then Gujars with 27 such out of 28 and finally the Thakurs and Sheikhs with 23 each out of 40 and 24 respectively. The lower caste preponderate in the number of families. The only curious exception is formed by the Thakurs and the Sheikhs reasons for which anomaly may be the same as given previously.

Considering the castes with 20 or less big families, there are Kurmis Jolahas Lodhas, Dhobis Darzis,

Banias and Kunjras in the first place. In the next, come those low castes which have very few big families such as Kumhars, Koris, Bhurjis, Lohars, Telis, Tamolis, Fakirs, Chikwas, Kasais, Bhenas, Mehtars, Patars, Kahar, Loniya, Ghosis and the like. These figures are not in accordance with expectations, as these low castes should have numerous big families. Evidently different factors, already considered, which tend to reduce the size of families, have been at work.

(4) Lastly, *very big families*. This is not a gradation in the scale of number of souls in a family but is included in the last category. The test is which caste has the greatest number of souls in a family belonging to that caste. The figures are very peculiar. The record of very big families is shared by the Tamoli and the Manihar with families of 22 souls each. How many members of these patriarchal families are genuine relations in the line, and how many merely distant or in law relations off the line, cannot be said. Very close to them is the Bhurji with 20, and the Darzi with 18 souls in the biggest family. It is curious to note that these very big families belong to castes, the members of which have very sedentary, easeful, if not slothful, occupations and produce big families. Next come the Morais, Brahmans, Gadarias, Kumhars, Halwais, Chikwas, Kasais whose biggest families have 14 to 16 members. The only anomaly here is furnished by the Brahman, who should have such a very big family. This is exceptional and only indicates that the Brahman is not very much less prolific than the other castes, but that other factors tend to keep his prolificity down.

Still more curious figures are furnished by the Patar caste with 12 members in the biggest family. As the profession of this caste is prostitution, this figure is to

be taken under all reserve. It cannot be said how far it represents the real family of the Patar, or how far it is vitiated by other factors. For instance it may be that the Patar's issue may have gone into another family. Cases are known. Anyhow social conditions are and continue so obscure that nothing can be said.

The remaining castes have very big families comprising 5 to 10 members, but the castes whose biggest families are very small, comprising 2 to 3 members, are Khattri and Moghal. These castes rank high and their prolificity is therefore very low.

PROLIFICITY AND INDEX OF PROLIFICITY

The prolificity of any caste will roughly give the average number of souls in its average family. This average is neither arithmetical nor weighted, but graphic, *i.e.*, read off by suitable interpolations from a graph on which the number of families with the corresponding number of souls village by village and caste by caste have been carefully plotted. Such averages have been graphically established with a fair measure of accuracy and may be accepted for rough demographic purposes.

The average number of souls per average family in a caste varies between well defined limits. Considering all the above 53 castes the lower limit is furnished by the Kori with four souls and the upper limit by the Darzi and the Sheikh with eight souls each. The figures for the remaining castes vary within those limits by one hundred per cent. Calling the prolificity of the lowest, *i.e.*, the Kori, unity and that of the highest the Sheikh or Darzi, 2, the index of prolificity for the remaining castes is furnished by a ratio varying from 1 to 2. The castes which stand intermediate are the Gadaryas, Chamars, Ahirs, Kumbars, Morais, Jolahas, Barhas, Bhurjis, Lodhas, to consider

just the most important castes. The castes which are relatively unprolific are the Brahmans, Thakurs, and the Banias. The remaining castes are decidedly, and indeed very, prolific. This is in accordance with expectations.

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CHAPTER III

THE NEXUS OF HOLDING AND CASTE

It may appear far fetched and otiose to try and interlink the agricultural holding of a villager and the caste to which he happens to belong and then to examine the conditions of that forced artificial, hypothetical nexus. On the face of it, and *a priori*, such a contention is justified. Already according to the different classifications of caste, defined and discussed in Chapter I—at least one division and that the sharpest,—the *occupational* has got a clear classification, called “Purely Professional,” which allows no room to agriculture as an occupation and therefore the castes—as many as 23—grouped thereunder should have no holdings at all and should thereby vitiate the inquiry into the nexus of holding and caste. Also the fifth classification in the same Occupational division, namely ‘*non descript*’ which comprises such semi religious itinerant mendicant castes, such as *Gosains, Faqirs, Darveshes*, who have no fixed abode and still less secular ties, and cannot be conceived to be holding agricultural land on any system of tenure from a landlord, should likewise elude all inquiry into the nexus of holding and caste. Similarly, but not to the same extent, the 12 castes in the third classification “Major professional, minor agricultural” of the same division by occupation should also prove refractory to scrutiny from the agrarian point of view on the basis of holdings, as admittedly agriculture with them is an accident, a casual circumstance, a side show, which has or should have nothing to do with the Major professions they ply. Indeed, it is to be expected that many members of such caste will not be found holding any land in the village at all. So summing up only 14 “Purely Agricultural” castes in the first out of five

classifications under division by occupation out of a total of 53 castes of all types, should permit of any useful inquiry into the circumstances of the holdings which their members possess in their villages

And yet all such deterrent considerations notwithstanding, house to house inquiry has revealed beyond cavil or criticism that *each and every* one of the castes concerned inhabiting a village has got substantial cultivation in that village and is therefore holding agricultural land under conditions of tenure, which call for examination. Indeed the generalization may not be far wrong, that whatever the profession, and however important the profession, of a *non agricultural* caste, it will yet be found to be holding arable land and *agriculture* will still be its mainstay in rural life and economy. This confronts us with the clear paradox that a *non agricultural* caste is *largely agricultural* at bottom. The causes of this are not far to seek. Of all village values, the most important and permanent is *not money but land*. The professional worker will invest his *punji* or spare capital and certainly savings not so much in loans, which is sheer speculation, not so very much in gold and silver ornaments for his women-folk whose demands, such as they are, are limited, inelastic and relatively low, but certainly to a large extent in land—land which he can buy, mortgage or hire—land which he can operate agriculturally by hired labour or shared labour or personal,—and finally land which he can bequeathe to his children. Then, a professional man may be engaged by a zemindar on personal service as *Intendant* and as a mark of favour or *Khushnudi* he may get a perpetual lease or grant of land. Apart from these economic and financial causes, there is the *psychologic factor* which drives a professional man into avenues of side or subsidiary occupation which are non professional and chief of which is agriculture.

Generally, the present inquiry has shown that the vast majority of members of all castes—professional or otherwise—do hold land. Hence it becomes imperative to examine the nexus of holding and caste. This will include a castewise and familywise study of holding, from the point of view of (1) *Area held*, (2) *Rent paid* and (3) *Type of tenancy accepted*. These may be specified further as follows —

The *area* is shown throughout in *bighas* and not in acres. The subdivision of *bighas* into *biswas*, *biswansis*, *kachwansis*,—each division being the *vigesimal* of the division next preceding it—is avoided by converting the whole area into *bighas* and fractions of *bighas*. Figures beyond the first place of decimals are omitted after any rectification that may be called for. Where—rarely—any property is specified as a share or fraction of a share in *annas* and *pies*, care has been taken to express it areally in *bighas* throughout.

The *rent* is expressed in rupees, annas and pies but for convenience of calculation and plotting, only rupees and fractions thereof are considered. But this has not always been an easy procedure for the following reasons. Rent is of two kinds or more strictly three — (1) *Cash or money rent*, (2) *Grain rent*, and (3) *Labour or Service rent*. And then it may be (a) *simple*, consisting of any one of the above kinds of rent or (b) *composite* consisting of any two or more of the above types.

A *cash or money rent* is of course easiest to handle and generally taken to be most welcome and convenient to the proprietary body, the tenantry and the authorities, so much so that grain rents are being converted into cash rents. But this is not an unmixed blessing and by no means popular with the peasant, especially when there is, as actually, a glut on the market, prices have

fallen below expectations, and money for paying cash rents is not procurable except at a sacrifice in the form of more grain than the normal prices should justify. But as the inquiry was made in normal times, when the grain market was steady, such exceptions may be ruled out of consideration. The third category of labour or service rent is the most difficult to evaluate for the simple reason that its simplest form—*Begar*—howsoever hallowed by custom and tradition, is not recognised by law. Many, indeed, are the cases, especially in these times, in which a politically minded tenant has complained in a law court against his landlord of enforcing *begar* labour or *quasi begar* labour, or of not paying for it at the fair market rate. Inquiry has shown as an indubitable and admitted fact, that while the market rate of hire was *arnas sir per diem per labourer*, the rate actually was only *anna one per diem per labourer*. The landlord insisted on paying the latter rate as it was sanctioned by custom, the tenant demanded the former as he was already obtaining it in the open market. But the whole truth of the matter was that the rent paid by the labourer who usually belonged to the *razil* or low caste labouring population, was believed to be itself pitched lower than the market or fair rent of land on the understanding that the *razil* tenant would furnish manual labour. Consequently a *razil* tenant, say *Chamar* or *Kori*, is supposed to be paying less rent than a *sharif* tenant of the *bhadralog* or gentlemanly class such as Brahman or Thakur. Hence in equity, the following equation should hold

Low cash rent plus labour rent is equal to Fair market rent. The subsequent castewise analysis will show how far this equation is really satisfied, that is, how far, if at all, the low caste tenant is paying a lower than market rate of rent for land he may be holding

in recognition of and allowance for the manual labour exacted of him as labour or service rent. Suffice it here to say that the castewise comparison of rent will not only throw light on the above anomalies and reveal the impenetration of labour rents, when it is generally not in evidence but also give an insight into sociological factors of deep importance.

As regards *type of tenure*, accepted, generally three types will be met with—(a) *Sir tenure*, (b) *Statutory tenure* and (c) *sub tenure*. *Sir tenure* covers proprietary cultivation, the cultivator being the proprietor himself and paying no rent. Usually the best and the highest castes have got such cultivation. But the vast bulk of tenants in a village belonging to all castes are *statutory tenants*, i.e., tenants whose rights are safeguarded by statute. Such rights are of course the same for all castes. A small number of poorer "professional tenants" take sub tenancies from tenants of other classes. These sub tenants are obviously rolling stones, paying high rents as tenants at will and having no fixity of tenure or adequate rights enjoyed by other classes of tenants. Our castewise analysis will go deep into the interplay of tenancy or rent.

1 *Brahman Holdings Areas and Rents*

Brahman holdings were examined and found in 24 out of 53 villages. They range in size from a holding of 0.5 bighas paying Rs. 4 rent to that of 134 bighas, paying Rs. 300 rent. But the vast majority of holdings lie between 1 bigha and 2½ bighas in area and command a rent ranging between Rs. 4 and Rs. 100.

Plotting areas against rents, the most striking feature of the graph is that the bulk of the points lie on or fairly close to a straight line, which shows indubitably that so far as the high caste Brahman is concerned he pays a fairly uniform decent, satisfac-

tory rate of rent which does not vary from village to village. If anything and if any one, the Brahman gets fairplay in the agrarian struggle for existence. The very large majority of villages treat him honestly. He gets a square deal and he pays something like Rs 5 per *bigha* rent for his statutory holding.

But there are just a few exceptions which prove the rule. These exceptions are furnished by being holdings which in a sense are a law unto themselves. In one case, a very big holding of 134 *bighas* is rented at Rs 300 instead of Rs 770 or 100 per cent under-rented. In another case a big holding of 87 *bighas* is rented at Rs 106 only instead of Rs 435 or 400 per cent under-rented. In a third exceptional case a big holding of 20 *bighas* is rented at Rs 148 instead of Rs 100 or over-rented by 50 per cent.

These exceptions call for explanation. The bigger the holding the smaller the rent rate is true within limits. But this is not enough. The Brahman is a *persona grata* and in the first two cases has obviously got land at non-competition, indeed below competition, rates. One cause is an element of service, priestly or religious service as *jizman*. Another is *haq e sharafat*.

This *haq* clearly assessed and levied and paid in the eastern districts may not be specified and defined elsewhere, but it may figure as *imponderabilia* to reduce the rental charge below the market or competition level. Then there is some *exceptionally personal element* in the case of 134 *bighas* rented at only Rs 300 at the rate of Rs 2 8 0 per *bigha* for the other Brahmans pay at rates of Rs 4 8 0 to Rs 7 per *bigha* and the Chumars in the same village pay at a minimum rate of Rs 9 per *bigha*. In the second exceptional case of 87 *bighas* rented at Rs 106 the rate is less than Rs 1 8 0 per *bigha*. The rate for other Brahmans is not very much more than Rs 1 8 0 per *bigha* in that village. The

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These exceptions call for explanation. The bigger the holding the smaller the rent rate is true within limits. But this is not enough. The Brahman is a *persona grata* and in the first two cases has obviously got land at non competition indeed below competition rates. One cause is an element of service priestly or religious service as *jiyman*. Another is *liaq e sharafat*.

This *liaq* clearly assessed and levied and paid in the eastern districts may not be specified and defined elsewhere but it may figure as *impoundabilia* to reduce the rental charge below the market or competition level. Then there is some *exceptionally personal element* in the case of 134 bighas rented at only Rs. 300 at the rate of Rs. 2.80 per bigha for the other Brahmans pay at rates of Rs. 4.80 to Rs. 7 per bigha and the Chamars in the same village pay at a minimum rate of Rs. 9 per bigha. In the second exceptional case of 87 bighas rented at Rs. 106 the rate is less than Rs. 1.80 per bigha. The rate for other Brahmans is not very much more than Rs. 1.80 per bigha in that village. The

in recognition of and allowance for the manual labour exacted of him as labour or service rent. Suffice it here to say that the castewise comparison of rent will not only throw light on the above anomalies and reveal the impenetration of labour rents when it is generally not in evidence but also give an insight into sociological factors of deep importance.

As regards *type of tenure*, accepted, generally three types will be met with—(a) *Sir tenure* (b) *Statutory tenure* and (c) *sub tenure*. *Sir tenure* covers proprietary cultivation, the cultivator being the proprietor himself and paying no rent. Usually the best and the highest castes have got such cultivation. But the vast bulk of tenants in a village belonging to all castes are *statutory tenants* i.e., tenants whose rights are safeguarded by statute. Such rights are of course the same for all castes. A small number of poorer 'professional' tenants take sub tenancies from tenants of other classes. These sub tenants are obviously rolling stones paying high rents as tenants at will and having no fixity of tenure or adequate rights enjoyed by other classes of tenants. Our castewise analysis will go deep into the interplay of tenancy or rent.

1 *Brahman Holdings Areas and Rents*

Brahman holdings were examined and found in 24 out of 53 villages. They range in size from a holding of 0.5 bighas paying Rs. 4 rent to that of 134 bighas paying Rs. 300 rent. But the vast majority of holdings lie between 1 bigha and 24 bighas in area and command a rent ranging between Rs. 4 and Rs. 100.

Plotting areas against rents the most striking feature of the graph is that the bulk of the points lie on or fairly close to a straight line, which shows indubitably that so far as the high caste Brahman is concerned he pays a fairly uniform decent satisfac-

tory rate of rent which does not vary from village to village. If anything and if any one the Brahman gets fairplay in the agrarian struggle for existence. The very large majority of villages treat him honestly. He gets a square deal and he pays something like Rs 5 per *bigha* rent for his statutory holding.

But there are just a few exceptions which prove the rule. These exceptions are furnished by being holdings which in a sense are a law unto themselves. In one case, a very big holding of 134 *bighas* is rented at Rs 300 instead of Rs 770 or 100 per cent under rented. In another case a big holding of 87 *bighas* is rented at Rs 106 only instead of Rs 435 or 400 per cent under rented. In a third exceptional case a big holding of 20 *bighas* is rented at Rs 148 instead of Rs 100 or over rented by 50 per cent.

These exceptions call for explanation. The bigger the holding the smaller the rent rate is true within limits. But this is not enough. The Brahman is a *persona grata* and in the first two cases has obviously got land at non competition indeed below competition rates. One cause is an element of service priestly or religious service as *ijman*. Another is *haq e sharafat*.

This *haq* clearly assessed and levied and paid in the eastern districts may not be specified and defined elsewhere but it may figure as *imponderabilia* to reduce the rental charge below the market or competition level. Then there is some *exceptionally personal element* in the case of 134 *bighas* rented at only Rs 300 at the rate of Rs 2 8 0 per *bigha* for the other Brahmans pay at rates of Rs 4 8 0 to Rs 7 per *bigha* and the Chamars in the same village pay at a minimum rate of Rs 9 per *bigha*. In the second exceptional case of 87 *bighas* rented at Rs 106 the rate is less than Rs 1 8 0 per *bigha*. The rate for other Brahmans is not very much more than Rs 1 8 0 per *bigha* in that village. The

rate for Chamars varies around Rs 8 per bigha. Also, the rate for other castes ranges around Rs 8 per bigha. Hence for exceptional reasons the village rate for the Brahmans all round is as low as one-seventh of the village rate for the Chamars. The personality of the Brahman concerned has nothing to do with the lowering of the rental. This exceptional reason is the reason of tenure, which is under-proprietary and *matahaldari* and better off than others. In the third exception, 20 bighas are rented at Rs 148 or Rs 7-8-0 per bigha, while the Chamars pay Rs. 3 to Rs 9 per bigha. This reveals a most puzzling situation, but the explanation of this apparent over-renting in the case of Brahmans is not Brahmanophobia in the particular village, but in the first place, the better quality of the land so far as big blocks or holdings are concerned (20 bighas) and any fancy or rarity rates that may be demanded and paid for small pieces (1 bigha). Examining the rates paid by other castes it is found that the Thakurs pay Rs 8 to Rs. 9 per bigha; Lodhis, Rs 9 to Rs. 11; Ahirs Rs 6 to Rs 10; Kahar Rs 2-8-0; Kumhar Rs 8; Chikpa Rs 5-8-0; Belma Rs 6 to Rs 9-8-0. Hence the apparent over-renting of the Brahman is not over-renting at all, but in conformity with the rentals of the other castes, excepting Kahars, Kumhars, Chikwas which pay less for obvious reasons.

2 Chamar holdings: Areas and Rents

Chamars were found to be holding in 31 out of 53 villages. They range in size from a holding of 0.2 bighas paying Rs 6 rent, to that of 15 bighas paying in one case Rs. 41 and in another case, being held on *batai*, they range in rental from Rs 2 to Rs 77.

But the vast majority of holdings lie between 2 and 9 bighas in area and Rs 9 and Rs 51 in rent

Plotting area against rents, the most striking feature of the graph obtained is that the bulk of the points do *not* lie on or very close to a straight line which shows undoubtedly, that unlike the high caste Brahman, the low caste Chamar is at the mercy of the landlord and his caprice, that he does not pay a decent, uniform satisfactory rate of rent, but an arbitrary rate which varies from village to village and landlord to landlord. The volume of such variation may be gauged from the fact that while 15 points representing 15 villages lie on or very close (within 10 per cent) to a central line, the remaining 16 villages are represented by points which lie further off. This distance from the line or divergence, represents the element of chance, caprice, arbitrariness, fairness or unfairness in the fixation of rent. Now 5 lie above the central line and 10 below it, or in 5 villages rents are above the normal and in 10 villages below the normal, or the Chamars are over-rented in 100 per cent villages. As to the amount of rents *normal, excessive and defective, the normal rent is Rs 6 per bigha*. The *excessive* are (1) Rs 77 for 6 bighas instead of 36, (2) Rs 62 for 3 bighas instead of 18, (3) Rs 60 for 7 bighas instead of 42, (4) Rs 53 for 5 bighas instead of Rs 30 in two villages. The very *defective* rents are (1) Rs 41 for 15 bighas instead of Rs 90, (2) Rs 25 for 9 bighas instead of Rs 54, and (3) Rs 24 for 6 bighas instead of Rs 36.

The question arises Are there *defective* rents peculiar to the person or the caste or the village? As to (1) the other rents show a rate of Rs 4 per bigha, which proves that in the village concerned—Atrehta—the Chamars at least pay low rents. As to (2) the rate of Rs 3 per bigha is compared with Rs 4 per b

for Dhobis and Rs 6 per bigha for Kurmis, which is peculiar to the caste

As to (3) the other rents show a rate of Rs 6 per bigha, which is also the rate for the high caste Brahman. This shows that the low rent paid is personal to the Chamar concerned. The reasons may be manifold. He may be rendering cheerful service as servant or ploughman or carter or farm labourer or anyhow paying service or labour rent.

In regard to the *excessive* rents, there arises the question: Are these excessive rents peculiar to the person, the caste or the village? As to (1) the rate of Rs 13 per bigha compared with Rs 13 per bigha for other Chamars, Rs 11 per bigha for Ahirs, Rs 13 per bigha for Darzis, Rs 6 per bigha for Brahmans shows that the low castes are rack rented.

As to (2) the other Chamars pay Rs 10 per b while the Brahmans pay Rs 5 per b. Hence the excessive rate of Rs 21 per b is peculiar to the person and also to the caste, but not to the village. As to (3) the excessive rate of Rs 9 per b is matched by other Chamars paying Rs 8 per b while Brahmans pay Rs 8 and 9 per b. Hence the excessive rate is not peculiar to the person or the caste, but to the whole village concerned Raghupur, which must be having good land, or land in keen demand all round or both, so that the competition rents are themselves high. As to (4) the excessive rate of Rs 10 per b is matched by other Chamars paying at Rs 15 per bigha while Brahmans pay at Rs 5 per bigha. Hence the excessive rate is peculiar to the caste only and not to the village. The reason is that the landlords are feudally inclined, and get as much as they can out of the low-caste tenants in the way of rent. Consider two more cases (5), the excessive rate of Rs 9 per bigha is more than

matched by Rs 30 per bigha paid by other Chamars and Rs 7 per bigha paid by Brahmans. Hence the excessive rate is peculiar to the caste to a large extent, but other castes do not escape it altogether. And (6), the excessive rate of Rs 8 per b is more than matched by Rs 21 per b paid by other Chamars, but as the latter's tenure is subtenancy while the former is statutory it may be said that excessive rates are peculiar to the caste. Here again a relic of feudalism reinforced by modern business sense in the landlord compels the low caste tenant to pay to the hilt for land which itself must be good enough as well.

3 *Thakur Holdings Areas and Rents*

Thakurs were found to be holding in 21 out of 53 villages from 18 bigha paying Rs 15 rent to 25 bighas paying Rs 62. They range in rental from Rs 15 to Rs 95. But the majority of holdings lie between 6 and 18 bighas in area and Rs 28 and Rs 68 in rent. They are better than the Chamars but not the Brahmans.

Plotting areas against rents the most striking feature of the graph obtained is as in Chamar's case that the bulk of the points do not lie on or very close to a straight line which shows undoubtedly the want of uniformity in the rents paid. While 9 points representing 9 villages lie on or close to a central line the remaining 12 representing as many villages lie off it—5 below it and 7 above. These divergences represent the element of chance, caprice, quality of soil, fairness or unfairness in the fixation of rents. As before the overrentings exceed the underrentings but the ratio of the two is not 2 : 1 as for low-caste Chamars but 7 : 5 which is still high. As to the amount of rents, normal excesses or defects, the normal rent is Rs 5 per bigha the same as the high-caste Brahmans (but un-

like the latter the Thakur is exposed to great vagaries in the fixation of rent) The very *excessive* rents are —(1) Rs 132 for 14 bighas instead of Rs 60, (2) Rs 69 for 10 bighas, instead of Rs 50 and (3) Rs 184 for 32 bighas instead of Rs 160 The *very defective* are —(1) Rs 8 for 21 bighas, instead of Rs 106, (2) Rs 28 for 15 bighas instead of Rs 75 and (3) Rs 60 for 24 bighas instead of Rs 120

To examine these *defective* rents (1) the defective rate of As 6 per bigha is matched by As 10 per bigha paid by other Thakurs as against Rs 3 per bigha and Rs 6 per bigha paid by *Pasis* Hence these very low rates are peculiar to the Thakur and his caste in the village concerned (2) This defective rate of Rs 2 per bigha is matched by Rs 2 per bigha paid by *Pasis* although Chamars pay Rs 8 per bigha Hence the low rate is peculiar to the village so far as some castes only are concerned (3) This defective rate of Rs 2 8 0 per b is in sharp contrast to Rs 6 and Rs 9 per b paid by other Thakurs and Rs 8 and Rs 9 per b paid by *Pasis* Hence it is peculiar to the person concerned and not to his community or the village

To examine the *excessive* rents (1) the excessive rate of Rs 9 8 0 per bigha is compared with Rs 9 per bigha paid by *Pasis*, Rs 10 per bigha paid by Chamars and Rs 5 per bigha paid by Brahmans Hence the inference is that excessive rates are peculiar to the village, excepting the Brahmans The land must be very good and competition rents high and the landlord a strict businessman (2) The excessive rate of Rs 7 per b is compared with Rs 6 8 0 per b paid by other Thakurs and Rs 6 per b paid by *Pasis* Hence excessive rates are peculiar to the village (3) The excessive rate of nearly Rs 6 per bigha is compared with Rs 5 per bigha paid by other Thakurs and Rs 7

per bigha paid by Pasis and Rs 8 per bigha by Chamars and Rs 2 and Rs 3 per bigha by Brahmans. Hence the excessive rate is peculiar to the whole village and all castes excepting the Brahmans.

4 *Pasi Holdings*

Pasis were found to be holding in 36 out of 53 villages, from 1 bigha paying Rs 5 to 18 bighas paying Rs 42. They range in rental from Rs 5 to Rs 87. But the majority of holdings lie between 3 and 8 bighas in area and Rs 10 and Rs 68 in rent. They are worse than the Chamars' being both smaller and more expensive.

Plotting areas against rents, the most striking feature of the graph obtained is, as in the Chamar's case, that the bulk of the points lie off the central line. While 15 points lie on or close to the line, 21 lie off it—11 above and 10 below. These divergences represent outside elements in the fixation of rents. But curiously enough the over-rentings and the under-rentings are nearly equal. As to the amount of rents, *normal*, *excessive* or *defective*, the *normal* rent is Rs 68-0 per bigha, which is Rs 8 more than the Chamar's, the Pasi being decidedly worse off than the Chamar, as already noticed. The *very excessive* rents are —(1) Rs 67 for 6 bighas instead of Rs 39, (2) Rs 50 for 5 bighas instead of Rs 32-8-0, (3) Rs 40 for 4 bighas instead of Rs 26. The *very defective* rents are —(1) Rs 70 for 15 bighas instead of Rs 98, (2) Rs 42 for 18 bighas instead of Rs 117, (3) Rs 35 for 13 bighas instead of Rs 85, and (4) Rs 44 for 12 bighas instead of Rs 78.

To examine the *defective* rates —(1) The defective rate of Rs 48-0 per b is compared with Rs 3 per b for other Pasis, Rs 4 per b for Chamars and Rs 6 per

higha for Brahmans. Hence the low rate is peculiar to the Pasis only in the village. (2) The defective rate of Rs 2 8 0 per b is compared with Rs 2 per b for Thakurs and Rs 10 per b for Chamars. Hence the low rate is peculiar to other castes as well not necessarily of the same status. (3) The low rate of Rs 3 per higha is compared with Rs 5 per b for other Pasis, Rs 5 per b for Chamars and is therefore peculiar to the Pasi concerned and not to his caste or village. (4) The low rate of Rs 4 per higha is compared with Rs 6 8 0 for Thakurs, Rs 6 8 0 for Chamars, Rs 7 8 0 for Brahmans. The low rate is therefore peculiar to the Pasi caste.

To examine the *excessive* rents — (1) Excessive rate of Rs 11 per b is compared with Rs 7 per b for other Pasis, Rs 9 for Thakurs, Rs 3 8 0 per higha for Chamars, Rs 7-8-0 for Brahmans. Hence such excessive rate is peculiar to the Pasi as also other castes, including high ones. (2) Rs 40 per b is compared with Rs 6 for other Pasis, Rs 2 8 0 for Thakurs, Rs 5 for Brahmans. Hence this is peculiar to the Pasi concerned.

5 *Ahur Holdings Areas and Rents*

Ahurs were found to be holding in 33 out of 53 villages from 1 5 highas paying Rs 6 rent to 32 highas paying Rs 161 rent. They range in rental from Rs 6 to Rs 200. But the majority of holdings lie between 4 and 12 highas in area and Rs 16 to Rs 72 in rent. They are better than Pasis' and also the Chamars' but not so good as the Thakurs.

Plotting areas against rents, the most striking feature of the graph obtained unlike other castes, is that the bulk of the points lie very close to a central line which shows that the rents for this caste are more

uniform than heretofore. While 19 points representing 19 villages lie on or close to the central line, the remaining 14 representing as many villages lie off it, 7 above and 7 below. These represent the outside elements in the fixation of rent, chance, caprice, soil-quality, fairness or unfairness, but the divergences are not so powerful as in the case of other castes. The under rentings and over rentings equal. As to amounts of rent, *normal*, *excessive* or *defective*, the *normal rent* is Rs 6 8 0 p b, which is the same as the Pasis' (but unlike the Pasi, the Ahir is exposed to very much more vagaries in the fixation of rent). The very excessive rents are — (1) Rs 200 for 22 bighas instead of Rs 143, (2) Rs 98 for 9 bighas instead of Rs 59, (3) Rs 75 for 7 bighas instead of Rs 46. The very *defective* rents are (1) Rs 16 for 5 5 bighas instead of Rs 39, (2) Rs 52 for 10 5 bighas instead of Rs 68, and (3) Rs 161 for 31 5 bighas instead of Rs 208.

To examine these *defective* rents — (1) the defective rate of Rs 3 per bigha compares with Rs 5 per bigha for *Morais*, Rs 2 per bigha for *Thakurs*, Rs 2 8 0 per bigha for *Pasis*. Hence it is peculiar to the village and not to the caste, (2) the defective rate of Rs 5 per bigha compares with Rs 6 per bigha for other *Ahirs*, Rs 6 per bigha for *Nais*, Rs 7 for *Thakurs*, Rs 5 for *Chamars*, Rs 2 for *Brahmans*. Hence it is peculiar to the low castes, and *Brahmans*; (3) the defective rate of Rs 5 per bigha compares with Rs 4 per bigha for other *Ahirs*, Rs 7 for *Morais*, Rs 6 for *Pasis*, Rs 7 for *Brahmans*. Hence it is peculiar to this caste.

To examine these *excessive* rents (1) the excessive rate of Rs 10 per bigha compares with Rs 20 per

bigha for other Ahirs, Rs 6 per bigha for Morais, Rs 10 per bigha for Chamars, which shows that such excessive rents are peculiar to the village, (2) The excessive rate of Rs 11 per bigha compares with Rs 12 per bigha for other Ahirs, Rs 8 per bigha for Chamars and Rs 7 per bigha for Brahmans. Hence it is peculiar to the lower castes (3) The excessive rate of Rs 11 per bigha compares with Rs 6 per bigha of other Ahirs, Rs 8 for Lodhas, Rs 6 of Pasis, Rs 8 of Thakurs. It is therefore peculiar to the person.

6 *Morai Holdings Areas and Rents*

Morais were found to be holding in 28 out of 53 villages from 3 bighas paying Rs 19 to Rs 90. But the vast majority of holdings lie between 4 and 12 bighas in area and Rs 24 to Rs 80 in rent. They are better than Pasis' and Chamars' but not so good as Ahirs'.

Plotting areas against rents the most striking feature of the graph obtained is that the bulk of the points lie off the central line, which shows that the rents of this caste fluctuate widely. While 10 points representing 10 villages lie on or close to the central line 18 lie off it, 9 above and 9 below. These represent the outside elements in the fixation of rent and the divergences are appreciable. The under rentings and over rentings equal. As to amounts of rent normal excessive or defective, the normal rent is 7.2 per bigha which is the highest so far encountered. One reason is that Morais make a lot of money by market gardening (Kachiana or quarters of the Kachis) and in equity need to be over assessed more than the remaining castes. Still, the very excessive rents are, (1) Rs 120 for 9 bighas instead of Rs 65,

(2) Rs 75 for 5 bighas, instead of Rs 36 and, (3) Rs 82 for 8 bighas instead of Rs 57. The very defective rents are —(1) Rs 23 for 6 bighas instead of Rs 43, (2) Rs 50 for 12 bighas instead of Rs 86, (3) Rs 200 for 38 bighas instead of Rs 274.

To examine the *defective* rents (1) the defective rate of Rs 4 per bigha compares with Rs 8 per bigha of Ahirs, Rs 7 of Lodhas, Rs 5 per bigha of Pasis. Hence it is peculiar to the person, (2) the defective rate of Rs 4 per bigha compares with Rs 5-8 0 per bigha of other Morais, Rs 7 of Ahirs, Rs 5 of Lodhas, Rs 3 per bigha of Pasis and Thakurs. It is therefore peculiar to the person. (3) The defective rate of Rs 5 per bigha compares with Rs 5 of Brahmans and Rs 10 of Chamars. It is therefore peculiar to the high castes.

To examine the *excessive* rents (1) Rs 13 per bigha compares with Rs 5 per bigha for other Morais, Rs 11 per bigha for Kurmis, Rs 9 per bigha for Nais, Rs 8 per bigha for Ahirs, Rs 9 for Thakurs, Rs 20 for Chamars. Hence it is peculiar to the person and also the lower castes. (2) Rs 15 per bigha compares with Rs 8 per bigha of Ahirs, Rs 7 per bigha of Kurmis, Rs 2 per bigha of Pasis and Rs 7 per bigha of Chamars. It is peculiar to the person and his caste. (3) Rs 10 per bigha compares with Rs 7 for other Morais, Rs 7 per bigha for Kurmis, Rs 7 for Nais, Rs 10 for Pasis and Rs 8 for Chamars, and Rs 7 for Brahmans. Hence it is peculiar to the person and his caste.

7 *Kurmi Holdings Areas and Rents*

1 *Size of Holdings*—Kurmis hold in 18 out of 53 villages, from 3 to 18 bighas. Rents range from

Rs 18 to Rs 100 But the majority of holdings lie between 3 and 12 bighas in area and Rs 18 and Rs 80 in rent

2 *Graph of Area and Rent*—Plotting areas against rents the bulk of the points lie on or near the central line, which shows that the rents do not fluctuate widely. While 13 points 13 villages lie on or near that line, 5 lie off it 3 above and 2 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings equal over rentings.

3 *Normal Rent*—The normal rent is Rs 7 12 0 per bigha which is even higher than that of Morais.

4 *Abnormal Rents*—The very excessive rents are —

(1) Rs 88 for 8 bighas instead of Rs 62, which gives an *excessive rate* of Rs 11 per bigha. This compares with Rs 6 for other Kurmis, Rs 11 for Lodhas, Rs 5 for Ahirs, Rs 8 for Chamars, Rs 9 for Pasis. It is *peculiar* to the person and low castes in the village.

(2) Rs 161 for 18 bighas instead of Rs 140 which gives an *excessive rate* of Rs 9 per bigha. This compares with Rs 11 for other Kurmis, Rs 8 for Ahirs, Rs 8 for Morais, Rs 8 for Pasis, Rs 10 for Chamars. It is *peculiar* to the low castes in the village.

The very defective rents are —

(1) Rs 76 for 18 bighas instead of Rs 140, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 5 for other Kurmis, Rs 8 for Morais, Rs 7 for Ahirs, Rs 8 for Pasis. It is *peculiar* to the caste.

(2) Rs 46 for 13 bighas instead of Rs 100 which gives a defective rate of Rs 3-8 0 per bigha. This

compares with Rs 7 for Pasis, Rs 8 for Chamars, Rs 3 8 0 for Thakurs. It is *peculiar* to the person and caste.

8 *Lodha Holdings Areas and Rents*

1 *Size of Holdings*—Lodhas hold in 18 out of 53 villages, from 1 to 16 bighas. Rents range from Rs 12 to Rs 84. But the majority of holdings lie between 3 and 12 bighas in area and Rs 16 and Rs 76 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 5 points, 5 villages, lie on or near that line, 14 lie off it, 5 above and 9 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings equal, exceed or fall below over rentings.

3 *Normal Rent*—The normal rent is Rs 6 per bigha which is the same as Chamars' and low for low castes.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 60 for 5 bighas, instead of Rs 30, which gives an *excessive rate* of Rs 12 per bigha. This compares with Rs 8 for other Lodhas, Rs 7 for Ahirs, Rs 8 for Pasis, Rs 9 for Chamars. It is *peculiar* to the person and caste.

(2) Rs 77 for 7 bighas instead of Rs 42 which gives an excessive rate of Rs 11 per bigha. This compares with Rs 11 for Kurmis, Rs 8 for Chamars, Rs 8 for other Lodhas, Rs 5 for Ahirs. It is *peculiar* to the person and caste.

The very defective rents are —

(1) Rs 40 for 10 bighas instead of Rs 60 which gives a *defective rate* of Rs 4 per bigha. This

compares with Rs 7 for other Lodhas, Rs 5 for Morais, Rs 7 for Ahurs, Rs 6 for Chamars, Rs 3 for Pasis. It is *peculiar* to the person.

(2) Rs 68 for 16 bighas, instead of Rs 96, which gives a defective rate of Rs 4 per bigha. This compares with Rs 8 for other Lodhas, Rs 8 for Morais, Rs 7 for Ahurs. It is *peculiar* to the person.

9 *Gadaria Holdings Areas and Rents*

1 *Size of Holdings*—Gadarias hold in 16 out of 53 villages, from 1 to 12 bighas. Rents range from Rs 11 to Rs 56. But the majority of holdings lie between 2 and 10 bighas in area and Rs 20 and Rs 56 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents do fluctuate widely. While 5 points, 5 villages, lie on or near that line, 11 lie off it, 5 above and 6 below. These reveal the outside elements in the fixation of rent. The divergences are appreciable. Under rentings equal over-rentings.

3 *Normal Rent*—The normal rent is Rs 6 per bigha, which is the same as Chamars and Lodhas' and low for low castes. But as rents vary widely the normal has little meaning.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 64 for 4 bighas, instead of Rs 24, which gives an *excessive rate* of Rs 16 per bigha. This compares with Rs 12 for Kurmis, Rs 13 for Morais, Rs 9 for Nais, Rs 9 for Pasis, Rs 15 for Chamars. It is *peculiar* to the low castes.

(2) Rs 53 for 5 bighas, instead of Rs 30 which gives an *excessive rate* of Rs 10 per bigha. This

compares with Rs 7 for other Gadarias, Rs 8 for Moraes, Rs 7 for Chamars. It is *peculiar* to the person.

The very defective rents are —

(1) Rs 22 for 8 bighas, instead of Rs 48, which gives a *defective rate* of Rs 3 per bigha. This compares with Rs 7 for Kurmis, Rs 6 for Chamars, Rs 4 for Pasis, Rs 6 for Ahirs. It is *peculiar* to the person and caste.

(2) Rs 36 for 10 bighas, instead of Rs 60, which gives a *defective rate* of Rs 3.80 per bigha. This compares with Rs 5 for other Gadarias, Rs 5 for Chamars, Rs 5 for Pasis, Rs 5 for Ahirs. It is *peculiar* to the person, also caste and village.

10 *Nai Holdings Areas and Rents*

1 *Size of Holdings*—Nais hold in 21 out of 53 villages from $\frac{1}{4}$ to 25 bighas. Rents range from Rs 2.80 to Rs 150. But the majority of holdings lie between $\frac{1}{4}$ and 8 bighas in area and Rs 2 and Rs 52 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie near the central line, which shows that the rents do not fluctuate widely. While 15 points, 15 villages, lie on or near that line, lie off it, 2 above and 4 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings fall below over-rentings.

3 *Normal Rent*—The normal rent is Rs 6.80 per bigha, which is slightly higher than that for low castes. But it is fairly uniform from village to village. Abnormalities are quite negligible.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 44 for 4 bighas, instead of Rs 26, which gives an *excessive rate* of Rs 11 per bigha. This compares with Rs 6 for other Nais. It is *peculiar* to the person.

(2) Rs 52 for 6 bighas, instead of Rs 39, which gives an *excessive rate* of Rs 9 per bigha. This compares with Rs 8 for Kurmis, Rs 9 for Morais, Rs 10 for Pasis. It is *peculiar* to the low castes in the village.

The very defective rents are —

(1) Rs 150 for 25 bighas, instead of Rs 168, which gives a *defective rate* of Rs 6 per bigha. This compares with Rs 6.80 for Normal, Rs 6 for Ahirs, Rs 5 for Chamars, Rs 2 for Brahmans, Rs 2 for Kayasthas. It is *peculiar* to the village, which has low rents.

(2) Rs 25 for 5 bighas, instead of Rs 33, which gives a *defective rate* of Rs 5 per bigha. This compares with Rs 5 for Pasis, Rs 6 for Chamars, Rs 5 for Thakurs. It is *peculiar* to the village, where rents are low.

11 *Kayasth Holdings Areas and Rents*

1 *Size of Holdings*—Kayasthas hold in 18 out of 53 villages, from $\frac{3}{4}$ to 25 bighas. Rents range from Rs 4 to Rs 92. But the majority of holdings lie between 2 and 9 bighas in area and Rs 8 and Rs 60 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 4 points, 4 villages, lie on or near that line, 14 lie off it, 6 above and 8 below. These reveal the *out-lying elements in the fixation of rent*. The divergent

ces are appreciable Under rentings fall below over rentings

3 *Normal Rent*—The normal rent is Rs 5 4 0 per bigha, which is extremely low for this clerical, non-agricultural caste, which is very diplomatic and ingratiates itself with the semi literate landlord on the one hand and the fellow Kayasth patwari on the other

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 92 for 11 bighas, instead of Rs 58, which gives an *excessive rate* of Rs 9 per bigha This compares with Rs 8 for Gadarias, Rs 11 for Nais, Rs 12 for Lodhas, Rs 8 for Pasis, Rs 8 for Chamars It is *peculiar* to the caste and village

(2) Rs 71 for 9 bighas, instead of Rs 47, which gives an *excessive rate* of Rs 8 per bigha This compares with Rs 10 for Koris, Rs 8 9 0 for Lodhas, Rs 12 for Nais, Rs 8 for Ahirs, Rs 10 for Barhais It is *peculiar* to the village

The very defective rents are —

(1) Rs 53 for 25 bighas, instead of Rs 79, which gives a *defective rate* of Rs 2 per bigha This compares with Rs 6 for Gadarias, Rs 5 for Pathans, Rs 4 for Jolahas, Rs 6 for Sheikhs, Rs 6 for Ahirs It is *peculiar* to the person

(2) Rs 24 for 7 7 bighas, instead of Rs 40, which gives a *defective rate* of Rs 3 per bigha This compares with Rs 4 for Kumhars, Rs 3 for Gadarias, Rs 5 for Ahirs, Rs 6 for Barhais Rs 5 for Pasis and Chamars It is *peculiar* to the person.

12 *Kumhar Holdings Areas and Rents*

1 *Size of Holdings*—Kumhars hold in 12 out of 53 villages, from 1/10 to 8 bighas Rents range from Re 0-4-0 to Rs 60 But the majority of holdings

lie between 1/10 and 7 bighas in area and Re 0-4 0 and Rs 45 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 8 points, 8 villages, lie on or near that line, 4 lie off it, 3 above and 1 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings fall below over-rentings.

3 *Normal Rent*—The normal rent is Rs 7 8 0 per bigha which is high for a professional, non-agricultural caste. A resident landlord might take pots and pans from this Kumhar and reduce rent, but a non-resident Talukdar does not need them and rents are high.

4 *Abnormal Rents*—The *very excessive rent* is —

(1) Rs 35 for 1.5 bighas, instead of Rs 11-4-0, which gives an *excessive rate* of Rs 23 per bigha. This compares with Rs 6 for Jolahas, Rs 10 for Ahirs, Rs 8 for Bhurjis, Rs 8 for Chamars, Rs 6 for Pasis. It is *peculiar* to the person.

The *very defective rents* are —

(1) Rs 20 for 6 bighas, instead of Rs 45, which gives a *defective rate* of Rs 3-4 0 per bigha. This compares with Rs 5 for Lodhas, Rs 11 for Morais, Rs 10 for Ahirs, Rs 4 for Pasis, Rs 8 for Chamars. It is *peculiar* to the person and caste.

(2) Rs 45 for 7 bighas, instead of Rs 52, which gives a *defective rate* of Rs 6 8 0 per bigha. This compares with Rs 9 for *Kurmis*, Rs 7 for other Kumhars, Rs 8 for Pasis, Rs 8 for Chamars. It is *peculiar* to the caste.

13 Jolaha Holdings Areas and Rents

1 *Size of Holdings*—Jolahas hold in 8 out of 53 villages, from 3 to 18 bighas. Rents range from Rs 16 to Rs 100. But the majority of holdings lie between 3 and 9 bighas in area and Rs 15 and Rs 40 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie near the central line, which shows that the rents do not fluctuate widely. While 5 points, 5 villages lie on or near that line, 3 lie off it, 1 above and 2 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings fall below over-rentings.

3 *Normal Rent*—The normal rent is Rs 580 per bigha which shows that the Jolaha, a moribund profession is *persona grata*.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 40 for 3 bighas, instead of Rs 17, which gives an *excessive rate* of Rs 13 per bigha. This compares with Rs 6 for the same man and Rs 12 for the same village, Rs 8 for Sheikhs, Rs 12 for Darzis, Rs 8 for Kurmis. It is *peculiar* to the village.

(2) Rs 39 for 4 bighas instead of Rs 22, which gives an *excessive rate* of Rs 10 per bigha. This compares with Rs 9 for Darzis, Rs 12 for Gadarias, Rs 12 for Pathans, Rs 8 for Pasis, Rs 8 for Morais. It is *peculiar* to the non agricultural castes in the village.

The *very defective rent* is —

(1) Rs 34 for 9 bighas, instead of Rs 49, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 5 for Pathans, Rs 6 for Sheikhs,

Rs 6 for Gadarias Rs 3 for Pasis, Rs 6 for Chamars It is *peculiar* to the caste and village

14 *Kori Holdings Areas and Rents*

1 *Size of Holdings*—Koris hold in 7 out of 53 villages from 1 to $3\frac{1}{2}$ bighas Rents range from Rs 3 8 0 to Rs 22 And the majority of holdings lie between 1 and $3\frac{1}{2}$ bighas in area and Rs $3\frac{1}{2}$ and Rs 22 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie near the central line, which shows that the rents do not fluctuate widely While 5 points, 5 villages, lie on or near that line, 2 lie off it 1 above and 1 below These reveal the outside elements in the fixation of rent The divergences are not appreciable Under rentings equal over-rentings

3 *Normal Rent*—The *normal rent* is Rs 6 8 0 per bigha, which is more than Chamars', Lodhas and Gadarias' but not very high for a low caste

4 *Abnormal Rents*—The *very excessive rent* is —
(1) Rs 10 for $0\cdot75$ bighas, instead of Rs 5, which gives an *excessive rate* of Rs 13 per bigha This compares with Rs 8 for Kayasthas, Rs 10 for Lodhas, Rs 8 for Ahirs, Rs 10 for Barhais, Rs 9 for Chamars It is *peculiar* to the low castes in the village

The *very defective rent* is —

(1) Rs 18 for $3\frac{1}{2}$ bighas, instead of Rs 23, which gives a *defective rate* of Rs 5 per bigha This compares with Rs 6 8 0 for other Koris It is *peculiar* to the person

15 *Barhai Holdings Areas and Rents*

1 *Size of Holdings*—Barhais hold in 11 out of 53 villages, from $\frac{1}{2}$ to 13 bighas Rents range from

Rs 3 to Rs 72 But the majority of holdings are between $1\frac{1}{2}$ and 7 bighas in area and pay from Rs 16 to Rs 44 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points for small holdings lie near the central line, which shows that the rents for such do not fluctuate widely While 5 points, 5 villages, lie on or near that line, 6 lie off it, 3 above and 3 below These reveal the outside elements in the fixation of rent The divergences are not appreciable Under rentings equal over rentings

3 *Normal Rent*—The *normal rent* is Rs 9 per bigha, which is the highest so far Evidently this busy professional man does not make a good agriculturist

4 *Abnormal Rents*—The *very excessive* rents are —

(1) Rs 40 for 3 bighas, instead of Rs 27, which gives an *excessive rate* of Rs 13 per bigha This compares with Rs 5 for Kurmis, Rs 12 for Darzis, Rs 13 for Jolahas, Rs 10 for Pathans, Rs 8 for Pasis It is *peculiar* to the non agricultural castes in the village

(2) Rs 36 for 3 bighas, instead of Rs 27, which gives an *excessive rate* of Rs 12 per bigha This compares with Rs 8 for other Barhais, Rs 8 for Bhurjis, Rs 9 for Behnas, Rs 8 for Pathans It is *peculiar* to the person

The *very defective* rents are —

(1) Rs 72 for 13 bighas, instead of Rs 117, which gives a *defective rate* of Rs 6 per bigha This compares with Rs 13 for Bhurjis Rs 12 for Behnas, Rs 9 for Nais, Rs 5 for Jolahas, Rs 6 for Syeds It is *peculiar* to such castes in the village

(2) Rs 35 for 7 bighas, instead of Rs 42, which gives a *defective rate* of Rs 5 per bigha. This compares with Rs 4 for Behnas, Rs 6 for Nais, Rs 3 for Gadarias. It is *peculiar* to the low castes in the village.

16 *Bania or Vaish Holdings Areas and Rents*

1 *Size of Holdings*—Bantias hold in 11 out of 53 villages, from 1 to 9 bighas. Rents range from Rs 8 to 70. But the majority of holdings lie between 1 and 7 bighas in area and Rs 4 and Rs 44 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents do fluctuate widely. While 5 points, 5 villages, lie on or near that line, 6 lie off it, 5 above and 1 below. These reveal the outside elements in the fixation of rent. The divergences are appreciable. Under-rentings exceed over-rentings.

3 *Normal Rent*—The *normal rent* is Rs 6 8 0 per bigha, which is low, but is intelligible as a Bania, a *perso la grato*, is concerned.

4 *Abnormal Rents*—The *only excessive rent* is —

(1) Rs 70 for 7 bighas instead of Rs 46, which gives an *excessive rate* of Rs 10 per bigha. This compares with Rs 16 for other Bantias, Rs 8 for Gadarias, Rs 12 for Pathans, Rs 10 for Kurmis, Rs 5 for Nais. It is *peculiar* to the village.

The *very defective rents* are —

(1) Rs 12 for 6 bighas, instead of Rs 39, which gives a *defective rate* of Rs 2 per bigha. This compares with Rs 9 for Behnas, Rs 10 for Brahmans, Rs 7 for Pasis, Rs 6 for Thakurs. It is *peculiar* to the person.

(2) Rs 40 for 9 bighas, instead of Rs 58, which gives a *defective rate* of Rs 4 8 0 per bigha. This compares with Rs 5 for Moraes, Rs 8 for Nais, Rs 6

for Gadarias, Rs 4 for Jolahas, Rs 6 for Sheikhs. It is *peculiar* to the non agricultural castes in the village.

17 *Bhurji Holdings Areas and Rents*

1 *Size of Holdings*—Bhurjis hold in 13 out of 53 villages, from $\frac{3}{4}$ to 5 bighas. Rents range from Rs 9 to Rs 48. But the majority of holdings lie between 1 and 5 bighas in area and Rs 5 and Rs 45 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents the bulk of the points lie near the central line, which shows that the rents do not fluctuate widely. While 10 points, 10 villages, lie on or near that line 3 lie off it, 1 above and 2 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under-rentings fall below over-rentings.

3 *Normal Rent*—The *normal rent* is Rs 9 per bigha, which is excessive for this non agricultural caste, being the same as for Barhais.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 48 for 4 bighas, instead of Rs 36, which gives an *excessive rate* of Rs 12 per bigha. This compares with Rs 7 for other Bhurjis, Rs 10 for Banias, Rs 11 for Barhais, Rs 10 for Kurmis, Rs 12 for Ahirs. It is *peculiar* to the person and village as well.

(2) Rs 26 for 2 bighas, instead of Rs 18, which gives an *excessive rate* of Rs 13 per bigha. This compares with Rs 11 for Behnas, Rs 10 for Kurmis, Rs 9 for Nais, Rs 5 for Jolahas, Rs 8 for Darzis. It is *peculiar* to the caste and village.

The *very defective rent* is —

(1) Rs 5 for 2 bighas, instead of Rs 18, which gives a *defective rate* of Rs 2 8 0 per bigha. This compares with Rs 4 for Banias, Rs 6 for Gadarias, Rs 4 for Jolahas. It is *peculiar* to the caste and also village.

18 Darzi Holdings Areas and Rents

1 *Size of Holdings* — Darzis hold in 8 out of 53 villages from 1 to 8 bighas. Rents range from Rs 10 to 50. But the majority of holdings lie between 1 and 2 bighas in area and Rs 10 and Rs 40 in rent.

2 *Graph of Area and Rent* — Plotting areas against rents the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 3 points, 3 villages, lie on or near that line, 5 lie off it, 2 above and 3 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings fall below over-rentings.

3 *Normal Rent* — The *normal rent* is Rs 9 per bigha, which is high for a professional non agricultural caste, the same as for Barhais and Bhurjis.

4 *Abnormal Rents* — The *very excessive rents* are —

(1) Rs 40 for 3 bighas instead of Rs 27, which gives an *excessive rate* of Rs 13 per bigha. This compares with Rs 10 for Sheikhs, Rs 12 for Behnas, Rs 11 for Bhurjis, Rs 11 for Nais, Rs 9 for Ahirs. It is *peculiar* to the village, especially non agricultural castes.

(2) Rs 14 for 1 bigha instead of Rs 9, which gives an *excessive rate* of Rs 14 per bigha. This compares with Rs 10 for Banias, Rs 11 for Barhais, Rs 10 for Bhurjis. It is *peculiar* to the village.

The *very defective rents* are —

(1) Rs 50 for 8 bighas, instead of Rs 72, which gives a *defective rate* of Rs 6 per bigha. This compares with Rs 5 for Jolahas, Rs 6 for Syeds, Rs 9 for Moraes, Rs 8 for Kurmis. It is *peculiar* to the village.

(2) Rs 10 for $2\frac{1}{2}$ bighas, instead of Rs 23, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 6 for Gadarias, Rs 6 for Banias, Rs 8 for Kurnus, Rs 10 for Moraes. It is *peculiar* to the person and caste.

19 *Teli Holdings Areas and Rents*

1 *Size of Holdings*—Telis hold in 19 out of 53 villages from 1 to 50 bighas. Rents range from Rs 3 to Rs 300. But the majority of holdings lie between 1 and 5 bighas in area and Rs 10 and Rs 33 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents do not fluctuate widely. While 9 points, 9 villages, lie on or near that line, 10 lie off it, 2 above and 8 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings fall below over rentings.

3 *Normal Rent*—The *normal rent* is Rs 11 8 0 per bigha, which is quite excessive for a non agricultural, professional caste.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 75 for 5 5 bighas, instead of Rs 63, which gives an *excessive rate* of Rs 14 per bigha. This compares with Rs 12 for Tamohis, Rs 14 for Dhobis, Rs 8 for Barhais, Rs 6 for Bhurjis, Rs 9 for

Morais It is *peculiar* to certain non agricultural castes in the village

(2) Rs 23 for $1\frac{1}{4}$ bighas, instead of Rs 14-8 0, which gives an *excessive rate* of Rs 20 per bigha This compares with Rs 20 for Ahirs, Rs 10 for Tamolis Rs 10 for Gadarias, Rs 8 for Kumhars It is *peculiar* to the person and some castes in the village

The *very defective rents* are —

(1) Rs 300 for 50 bighas, instead of Rs 575, which gives a *defective rate* of Rs 6 per bigha This compares with Rs 10 for Kalwars, Rs 12 for Tamolis, Rs 13 for Dhobis It is *peculiar* to the person

(2) Rs 20 for 5 bighas, instead of Rs 57-8 0, which gives a *defective rate* of Rs 4 per bigha This compares with Rs 4 for Tamolis, Rs 7 for Barhais, Rs 5 for Lodhas, Rs 5 for Ahirs It is *peculiar* to the village

20 Lohar Holdings Areas and Rents

1 *Size of Holdings*—Lohars hold in 12 out of 53 villages, from $\frac{1}{2}$ to 9 bighas. Rents range from Rs 4 to Rs 44 But the majority of holdings lie between $\frac{1}{2}$ and 5 bighas in area and Rs 8 and Rs 31 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 5 points, 5 villages lie on or near that line, 8 lie off it, 6 above and 1 below These reveal the outside elements in the fixation of rent The divergences are appreciable Under rentings fall below over-rentings

3 *Normal Rent*—The *normal rent* is Rs 5 per bigha, which is very low indeed for an agricultural and much more for a professional caste

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 84 for $7\frac{1}{4}$ bighas, instead of Rs 36, which gives an *excessive rate* of Rs 11 per bigha. This compares with Rs 10 for Telis, Rs 6 for Behnas, Rs 6 for Koris, Rs 10 for Barhais. It is *peculiar* to certain castes in the village

(2) Rs 12 for $1\frac{1}{2}$ bigha, instead of Rs 2-8 0, which gives an *excessive rate* of Rs 24 per bigha. This compares with Rs 6 for Jolahas, Rs 10 for Dhobis, Rs 8 for Pathans, Rs 7 for Kurmis. It is *peculiar* to the person

The *very defective rent* is —

(1) Rs 85 for 5 bighas, instead of Rs 25, which gives a *defective rate* of Re 1-8 0 per bigha. This compares with Rs 9 for Tamolis, Rs 3 for Dhobis, Rs 12 for Darzis, Rs 6 for Jolahas, Rs 8 for Sheikhs. It is *peculiar* to the person

21 *Behna Holdings Areas and Rents*

1 *Size of Holdings*—Behnas hold in 9 out of 53 villages, from 1 to 7 bighas. Rents range from Rs 3 to Rs 80. But the majority of holdings lie between 2 and 4 bighas in area and Rs 10 and Rs 35 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 2 points, 2 villages, lie on or near that line, 7 lie off it, 4 above and 3 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under-rentings exceed over-rentings

3 *Normal Rent*—The *normal rent* is Rs 6 per bigha, which is fairly low for professionals

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 80 for 7 bighas, instead of Rs 42, which gives an *excessive rate* of Rs 11 per bigha. This compares with Rs 13 for Bhurjis, Rs 6 for Barhais, Rs 16 for Gadarias, Rs 8 for Darzis, Rs 11 for Kalwars, Rs 12 for Tamohis. It is *peculiar* to the professional castes in the village.

(2) Rs 37 for 3.25 bighas instead of Rs 19 which gives an *excessive rate* of Rs 12 per bigha. This compares with Rs 6 for Bhurjis, Rs 8 for Barhais, Rs 9 for Morais, Rs 10 for Jolahis, Rs 8 for Darzis. It is *peculiar* to the caste.

The *very defective rents* are —

(1) Rs 10 for 2.5 bighas, instead of Rs 15, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 5 for Ahirs, Rs 6 for Dhobis, Rs 7 for Koris. It is *peculiar* to the caste.

(2) Rs 20 for 4 bighas instead of Rs 27, which gives a *defective rate* of Rs 5 per bigha. This compares with Rs 6 for Lohars, Rs 3 for Telis, Rs 3 for Paisis, Rs 5 for Chamars. It is *peculiar* to the low castes.

22 *Gujar Holdings Areas and Rents*

1 *Size of Holdings*—Gujars hold in 4 out of 53 villages from 3 to 16 bighas. Rents range from Rs 15 to Rs 95. But the majority of holdings lie between 8 and 10 bighas in area and Rs 30 and Rs 80 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 2 points, 2 villages, lie on or near that line, 2 lie off it, 1 above and 1 below. These reveal the outside

elements in the fixation of rent. The divergences are appreciable. Under rentings equal over rentings.

3 *Normal Rent*—The *normal rent* is Rs 6 per bigha, which is low.

4 *Abnormal Rents*—The *very excessive rent* is

(1) Rs 82 for 9 bighas, instead of Rs 54, which gives an *excessive rate* of Rs 9 per bigha. This compares with Rs 6 for Gujars, Rs 6 for Dhobis. It is *peculiar* to the person.

The *very defective rent* is —

(1) Rs 30 for 10 bighas, instead of Rs 60, which gives a *defective rate* of Rs 3 per bigha. This compares with Rs 6 for Nais, Rs 5 for Ahirs, Rs 4 for Chiamars.

23 *Pathan Holdings Areas and Rents*

1 *Size of Holdings*—Pathans hold in 8 out of 53 villages, from 3 to 10 bighas. Rents range from Rs 28 to Rs 50. But the majority of holdings lie between 3 and 5 bighas in area and Rs 28 and Rs 45 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line which shows that the rents fluctuate widely. While 2 points 2 villages lie on or near that line, 6 lie off it 4 above and 2 below. These reveal the outside elements in the fixation of rent. The divergences are not appreciable. Under rentings exceed over rentings.

3 *Normal Rent*—The *normal rent* is Rs 10 per bigha which is high.

4 *Abnormal Rents*—The *very excessive rents* are

(1) Rs 43 for 3 bighas instead of Rs 30, which gives an *excessive rate* of Rs 14 per bigha. This compares with Rs 10 8 0 for Pathans in the same

village, Rs 8 for Darzis, Rs 10 for Jolahas, Rs 12 for Gadarias, Rs 8 for Moraes. It is *peculiar* to the person.

(2) Rs 48 for 4 bighas, instead of Rs 60, which gives an *excessive rate* of Rs 12 per bigha. This compares with Rs 14 for Darzis, Rs 8 for Gadarias, Rs 10 for Banias, Rs 8 for Bhurjis, Rs 10 for Barhais. It is *peculiar* to the caste.

The *very defective rents* are —

(1) Rs 32 for 8 bighas, instead of Rs 40, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 16 for Gadarias, Rs 10 for Darzis, Rs 5 for Jolahas, Rs 6 for Syeds. It is *peculiar* to the caste.

(2) Rs 50 for 10 bighas, instead of Rs 100, which gives a *defective rate* of Rs 5 per bigha. This compares with Rs 6 for Gadarias, Rs 4 for Darzis, Rs 6 for Sheikhs, Rs 8 for Nais, Rs 6 for Moraes. It is *peculiar* to the caste.

24 Syed Holdings Areas and Rents

1 *Size of Holdings*—Syeds hold in 4 out of 53 villages, from 15 to 52 bighas. Rents range from Rs 35 to Rs 46, but in the majority of holdings are nil.

2 *Graph of Area and Rent*—Plotting areas against rents the bulk of the points lie on the central line, which shows that the rents do not fluctuate widely.

3 *Normal Rent*—The *normal rent* is Rs 6 per bigha, which is low.

25 Sheikh Holdings Areas and Rents

1 *Size of Holdings*—Sheikhs hold in 7 out of 53 villages, from 4 to 30 bighas. Rents range from Rs 20 to Rs 40, but in one half of holdings are nil.

2 *Graph of Area and Rents*—Plotting areas

against rents, three points lie off the central line, which shows that the rents do fluctuate widely

3 *Normal Rent*—The *normal rent* is Rs 8 per bigha, which is on the high side

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 40 for 4 bighas, instead of Rs 32, which gives an *excessive rate* of Rs 10 per bigha. This compares with Rs 7 for other Sheikhs, Rs 13 for Dirzis, Rs 11 for Blurjis, Rs 12 for Belmas. It is *peculiar* to the person

(2) Rs 35 for 4 bighas, instead of Rs 32, which gives an *excessive rate* of Rs 9 per bigha. It is *peculiar* to the caste

The *very defective rents* are —

(1) Rs 20 for 7 bighas, instead of Rs 56, which gives a *defective rate* of Rs 3 per bigha. This compares with Rs 9 for Pathans, Rs 10 for Barhais, Rs 10 for Nais. It is *peculiar* to the caste

(2) Rs 24 for 4 bighas, instead of Rs 32, which gives a *defective rate* of Rs 6 per bigha. This compares with Rs 4 for Jolahas, Rs 5 for Pathans, Rs 4 8 0 for Banias. It is *peculiar* to the village

26 *Dhobi Holdings Areas and Rents*

1 *Size of Holdings*—Dhobis hold in 16 out of 53 villages from $\frac{1}{2}$ to 13 bighas. Rents range from Rs 2 to Rs 80. But the majority of holdings lie between 1 and 9 bighas in area and Rs 4 and Rs 52 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 5 points, 5 villages, lie on or near that line, 11 lie off it, 5 above and 6 below. These reveal the out-

side elements in the fixation of rent. The divergences are appreciable. Under rentings equal over rentings.

3 *Normal Rent*—The normal rent is Rs 5 12 0 per bigha which is low.

4 *Abnormal Rents*—The very excessive rents are —

(1) Rs 52 for $3\frac{1}{2}$ bighas instead of Rs 20 which gives an *excessive rate* of Rs 12 per bigha. This compares with Rs 12 for Tamolis, Rs 12 for Telis, Rs 7-8 0 for other Dhobis in that village, Rs 8 for Barhais. It is *peculiar* to the person.

(2) Rs 133 for 13 bighas, instead of Rs 74 which gives an *excessive rate* of Rs 10 per bigha. This compares with Rs 6 for Telis, Rs 11 for Barhais, Rs 8 for Pathans, Rs 10 for Chamars. It is *peculiar* to most castes in the village.

The very defective rents are —

(1) Rs 32 for $9\frac{1}{4}$ bighas instead of Rs 53 which gives a *defective rate* of Rs 3 per bigha. This compares with Rs 5 for Nus, Rs 4 for Gujars, Rs 6 for Chamars, Rs 5 for Pasis. It is *peculiar* to the low castes in the village.

(2) Rs 20 for 5 bighas, instead of Rs 26, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 6 for Kurmis, Rs 6 for Morais, Rs 3 for Chamars. It is *peculiar* to the caste.

27 Kunjra Holdings Areas and Rents

1 *Size of Holdings*—Kunjras hold in 5 out of 53 villages from 1 to 10 bighas. Rents range from Rs 4 to Rs 80.

2 *Graph of Area and Rent*—Plotting areas against rents the bulk of the points lie off the central line which shows that the rents fluctuate widely. While 1 point 1 village, lies on that line 4 lie off it, 2

above and 2 below. These reveal the outside elements in the fixation of rent. The divergences are appreciable. Under rentings equal over rentings.

3 *Normal Rent*—The normal rent is Rs 8 per bigha, which is high for an agricultural caste.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 77 for 6 bighas, instead of Rs 48, which gives an *excessive rate* of Rs 13 per bigha. This compares with Rs 11 for Telis, Rs 9 for Ahirs, Rs 10 for Nais, Rs 12 for Behnas, Rs 11 for Bhurjis. It is *peculiar* to the caste and village.

(2) Rs 42 for 1½ bighas, instead of Rs 12, which gives an *excessive rate* of Rs 28 per bigha. This compares with Rs 3 for Dhobis, Rs 9 for Tamolis, Re 1 8 0 for Lohars, Rs 5 for Kurmis, Rs 10 for Barhais. It is *peculiar* to the person.

The *very defective rents* are —

(1) Rs 4 for 1 bigha, instead of Rs 8, which gives a *defective rate* of Rs 4 per bigha. This compares with Rs 13 for Dhobis, Rs 11 for Kalwars, Rs 12 for Tamolis, Rs 6 for Telis, Rs 11 for Behnas, Rs 8 for Ahirs, Rs 5 for Morais. It is *peculiar* to the caste.

(2) Rs 20 for 3 bighas, instead of Rs 27, which gives a *defective rate* of Rs 7 per bigha. This compares with Rs 7 for Telis, Rs 9 for Tamolis, Rs 6 for Morais, Rs 6 for Ahirs, Rs 6 for Naddafs. It is *peculiar* to such castes and village.

28 *Kalwar Holdings Areas and Rents*

1 *Size of Holdings*—Kalwars hold in 9 out of 53 villages, from 3 to 22 bighas. Rents range from Rs 12 to Rs 127. But the majority of holdings lie

between 3 and 11 bighas in area and Rs 12 and Rs 76 in rent

2 *Graph of Area and Rent*—Plotting areas against rents the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 2 points 2 villages lie on or near that line, 6 lie off it 3 above and 3 below. These reveal the outside elements in the fixation of rent. The divergences are appreciable. Under rentings equal over rentings.

3 *Normal Rent*—The normal rent is Rs 6 per bigha which is not high.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 100 for 6 bighas, instead of Rs 36, which gives an *excessive rate* of Rs 17 per bigha. This compares with Rs 8 for Tehs, Rs 10 for Tamolis, Rs 8 for Kunjras, Rs 19 for Dhobis, Rs 14 for Bhurjis, Rs 8 for Morais and Kurmis. It is *peculiar* to the non agricultural castes in the village.

(2) Rs 76 for 7 bighas instead of Rs 42, which gives an *excessive rate* of Rs 11 per bigha. This compares with Rs 6 for Tehs, Rs 12 for Tamolis, Rs 13 for Dhobis, Rs 8 for Ahirs, Rs 10 for Kurmis. It is *peculiar* to the person, caste and village.

The *very defective rents* are —

(1) Rs 50 for 20 bighas instead of Rs 12, which gives a *defective rate* of Rs 2.80 per bigha. This compares with Rs 5 for Lohars, Rs 4 for Kalwars, Rs 3 for Gadarias, Rs 3.80 for Chamars, Rs 3.80 for Pasis. It is *peculiar* to the village.

(2) Rs 44 for 10 bighas instead of Rs 60, which gives a *defective rate* of Rs 4.80. This compares with Rs 6 for Tamolis, Rs 6 for Gadarias, Rs 4 for Jolahas, Rs 5 for Pathans and Chamars, Rs 3 for Pasis. It is *peculiar* to the caste and village.

29 *Kahor Holdings Areas and Rents*

1 *Size of Holdings*—Kahars hold in 7 out of 53 villages, from 2 to 16 bighas Rents range from Rs 2-8 0 to Rs 70 But the majority of holdings lie between 2 and 12 bighas in area and Rs 5 and Rs 50 in rent

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely While no points, no villages, lie on or near that line, 7 lie off it, 4 above and 3 below These reveal the outside elements in the fixation of rent The divergences are appreciable Under-rentings equal over rentings

3 *Normal Rent*—The normal rent is Rs 5 per bigha, which is low

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 40 for 5 bighas, instead of Rs 25, which gives an *excessive rate* of Rs 8 per bigha This compares with Rs 14 for Dhobis, Rs 8 for Ahirs, Rs 8 for Lodhas, Rs 8 for Barhais, Rs 8 for Chamars It is *peculiar* to the village

(2) Rs 25 for 3 bighas, instead of Rs 15, which gives an *excessive rate* of Rs 8 per bigha This compares with Rs 10 for Kurmis, Rs 8 for Morais, Rs 11 for Ahirs, Rs 10 for Barhais, Rs 9 for Gadarias It is *peculiar* to the caste and village

The *very defective rents* are —

(1) Rs 50 for 12 bighas, instead of Rs 60, which gives a *defective rate* of Rs 4 per bigha This compares with Rs 5 for Lohars, Rs 2-8 0 for Kalwars, Rs 6 for Nais, Rs 5 for Barhais, Rs 4 for Banias It is *peculiar* to the caste and village

(2) Rs 71 for $15\frac{3}{4}$ bighas, instead of Rs 79, which gives a *defective rate* of Rs 4 4 0 per bigha

This compares with Rs 4 8 0 for Lohars, Rs 4 8 0 for Tamohs, Rs 4 8 0 for Nais. It is *peculiar* to the non agricultural castes in the village

30 *Tamoh Holdings Areas and Rents*

1 *Size of Holdings*—Tamohs hold in 13 out of 53 villages, from 2 to 9 bighas. Rents range from Rs 5 to Rs 100. But the majority of holdings lie between 2 and 8 bighas in area and Rs 7 and Rs 55 in rent.

2 *Graph of Area and Rent*—Plotting areas against rents, the bulk of the points lie off the central line, which shows that the rents fluctuate widely. While 5 points, 5 villages, lie on or near that line, 8 lie off it, 6 above and 2 below. These reveal the outside elements in the fixation of rent. The divergences are appreciable. Under-rentings fall below over rentings.

3 *Normal Rent*—The normal rent is Rs 5 per bigha, which is low for non agricultural caste.

4 *Abnormal Rents*—The *very excessive rents* are —

(1) Rs 100 for 8 bighas, instead of Rs 40, which gives an *excessive rate* of Rs 12 8 0 per bigha. This compares with Rs 6 for Telis, Rs 11 for Kalwars, Rs 13 for Dhobis, Rs 9 for Nais, Rs 8 for Ahirs. It is *peculiar* to the caste and village.

(2) Rs 54 for $5\frac{1}{4}$ bighas, instead of Rs 26, which gives an *excessive rate* of Rs 10 per bigha. This compares with Rs 4 for other Tamohs, Rs 5-8 0 for Lohars, Rs 7 for Telis, Rs 5 8 0 for Dhobis. It is *peculiar* to the person.

The *very defective rents* are —

(1) Rs 37 for 8 bighas, instead of Rs 40, which gives a *defective rate* of Rs 4-10 0 per bigha. This compares with Rs 5 for Lohars, Rs 4 8 0 for Lohars,

Rs. 6-8-0 for Telis; Rs. 5-8-0 for Dhobis. It is *peculiar* to the non-agricultural caste and village.

(2) Rs. 6 for 2 bighas, instead of Rs. 10, which gives a *defective rate* of Rs. 3 per bigha. This compares with Rs. 4 for other Tamolis; Rs. 7 for Telis; Rs. 6 for Nais. It is *peculiar* to the person.

CHAPTER IV

NEXUS OF INDEBTEDNESS AND CASTE

Out of the vast volume of statistical material collected for each of the 53 villages constituting the rural area subjected to survey in the course of a village to village and house to house inquiry, the indebtedness of each under the following four headings has been extracted and re tabulated —

- (1) Total debts
- (2) Old debts
- (3) Average debt per family
- (4) Average debt per soul

These figures have been collected for each of the 53 castes, to the extent of 10 per cent of their families, as a beginning

Then each of the four columns has been totalled up to yield (1) such total indebtedness of the caste concerned in the whole rural area under survey (2) The old indebtedness of the caste in the whole rural area (3) the average indebtedness per family of a caste in the rural area and (4) the average indebtedness per soul in a family of that caste in the rural area The averages are of course evaluated in the usual way Grouping the castes according to the volume of total indebtedness, from the greatest to the least, the following classification of castes on that basis is obtained —

DIVISION OF CASTES ACCORDING TO INDEBTEDNESS

1	Syed	8	Kurmi	15	Kasai
2	Sheikh	9	Lodha	16	Jo'aha
3	Brahman	10	Kayasth	17	Nai
4	Thakur	11	Bania	18	Gujar
5	Morai	12	Chamar	19	Khatri
6	Pasi	13	Kalwar	20	Kunjra &
7	Anir	14	Halwai		Kachhi

21	Dhobi	30	Kori	39	Rangrez
22	Teli	31	Bhurji	40	Ghosi
23	Behna or Naddaf	32	Sonar	41	Lonia
24	Lohar.	33	Faqir or Darwesh or Gosain or Mangt	42	Kahar or Goriya
25	Gadaria			43	Dafali
26	Kumhar & Kasgar	34	Pathan.	44	Bhatiara
27	Barhai	35	Mamhar	45	Patwa
28	Tamoli	36	Bahaliya	46	Mehtar
29	Darzi	37	Bhat	47	Dom
		38	Patar	48	Mali

This shows that in a strictly impartial and exhaustive survey of indebtedness in a rural area the most indebted are the Syeds, Sheikhs, Brahmans and Thakurs, while the least indebted are the Patwas, Mehtars, Doms and Malis. The other castes take up intermediate places relative to one another. Plotting the total indebtedness of each caste along the axis of ordinates and writing the castes themselves along the axis of abscissae, beginning with Syeds and ending with Malis, the graph that is obtained splits up into nine clear branches with a sharp kink which separates one branch from another. In this way the castes subdivide according to indebtedness into nine groups.

Group I comprises Syeds, Sheikhs, Brahmans, and Thakurs, whose debts range from Rs 10,716 to 8,555

Group II contains Morais, Pasis, Ahirs, whose debts range from Rs 6,397 to 5,088

Group III comprises Lodhas, Kayasthas, Banias, Chamars, and Kaluars, whose debts range from Rs 4,543 to 3,915

Group IV comprises Halais, Kasais, whose debts total Rs 3,178 to 2,505

Group V This group comprises Jolahas, Nais, Gujars, Khatris, Kunjras, Dhobis and Telis, whose debts range from Rs 2,486 to 1,422

Group VI comprises *Behnas, Lohars, Gadarias, Kumhars, Barhais, Tamalis*, and *Darzis*, whose debts range from Rs 1,167 to 922

Group VII comprises *Koris, Bhurjis, Sonars, Gosains, Pathans Manihars*, whose debts range from Rs 650 to 457

Group VIII comprises *Bahahyas, Bhats, Patars, Rangrez Ghosis, Lamas* and *Kahars* whose debts range from Rs 200 to 105, and, finally —

Group IX comprises *Dafalis, Bhatiaras, Patuas, Mehtars, Doms* and *Malis* whose debts range from Rs 69 to 5

These groups with corresponding figures include castes, which in some cases are closely allied as in Groups I and II, being all agricultural But in others they are not and show wide disparity Thus *Group I* castes are all agricultural

Group II These castes are also purely agricultural

Group III These castes are both agricultural as well as professional

Group IV These castes are wholly professional

Group V These castes are largely professional

Group VI These castes are altogether professional

Group VII These castes are exclusively professional

Group VIII These castes are partly professional and partly agricultural

Group IX These castes are largely professional, but also agricultural

Such a grouping as made above, according to indebtedness, is open to an obvious objection, namely that a small caste with many heavily indebted members may show the same indebtedness as a big caste with numerous highly indebted members Hence it is

important to examine the average indebtedness per family

Examining the average indebtedness per family in a caste leads to a re grouping of all the castes in the same graphic way as above into 5 different groups

Group I contains *Khatris*, *Halwais*, *Brahmans* and *Sheikhs* in order of importance Their family average indebtedness ranges from Rs 1,900 to 366 Out of these the figure for *Khatris* is extraordinary and one heavily indebted *Khatri* is responsible for it The figures for the remaining three are more reasonable and similar, being Rs 460, 385 and 366 respectively

Group II comprises *Syeds* and *Kalwars*, their figures being Rs 266 and 261 respectively

Group III includes *Thakurs*, *Baniyas*, *Kasais* and *Kunjras*, their figures being Rs 179, 160 and 176

Group IV includes *Morais*, *Nais*, *Dhobis* and *Lohars*, their figures being Rs 94, 102, 110 and 96

Group V includes *Pasis*, Rs 60, *Ahirs* Rs 81, *Lodhas* Rs 51, *Jolahas* Rs 70, and the rest

It is curious that the average indebtedness per family of the *Halwai* should be about the same as that of the *Brahman* and the *Sheikh* The only explanation is that the few *Halwais* concerned must be going in for expenditure on a large scale and running into debt in order to show more affluence than they have In *Group II* it is curious to find the *Kalwar* as nearly indebted as the *Syed* The *Kalwar* is a businessman inclined to speculation and evidently runs into debt on that account, comparing the two castes, their social obligations do not necessitate an equal expenditure of money and therefore the incurring of equal debts *Group III* contains *Thakurs*, *Baniyas*, *Kasais*, *Kunjras*, *Kayasthas*, which is a very mixed lot The explanations may be manifold, social obligations less and

speculation more. Group IV comprises professional and agricultural castes and Group V is also a very mixed group including the exclusively agricultural *Pasis* and *Kunjras* as well as the exclusively professional *Telis* and *Behnas*, etc.

Proceeding to examine the *indebtedness per soul*, caste by caste, the figures show a definite, clear sequence, into which one caste alone does not fit and has therefore to be ignored. This is the *Khatris* caste. The remaining castes show an *indebtedness per soul*, ranging from Rs. 3 to 56. The following Groups stand out:—

Group I	40 to 50 and over	<i>Brahmans, Sheikhs, Bahalys</i>
Group II	30 to 40	<i>Syeds, Thakurs, Kayasthas</i>
Group III	20 to 30	<i>Banias, Khaturs, Nats, Dhahis, Telis.</i>
Group IV	10 to 20	<i>Marais, Kurmis, Halwais, Kasais, Kunjras, Behnas, Lahars, Kumhars, Tamolis, Sanars, Gosains, Pathans, Lomas, Bhats, Gnjars, Jalahas, Ahirs</i>
Group V	0 to 10	<i>Pasis, Ladhas, Chamars, Barhais, Darzis, Karis, Bhurjis, Gadaris, Manhars, Kahars, Patars, Ghosis, Dofalis, Bhatnars, Patuas, Mehtars and Malis</i>

Group I of the castes according to *indebtedness of Rs. 40 to 50 per soul* conforms with Group I of the castes according to *indebtedness per family*. This, of course, conforms with expectations, and the groupings per family and per soul, or per capita and per collective unit of dependents collected round the same should follow the same lines. But deviations arise and these call for scrutiny. Thus the *Halwais*, who stood in Group I of *indebtedness per family*, drop two divisions into Group III of *indebtedness per soul*, the reason obviously being the bigger size of the *Bania* family.

Group II of the castes according to indebtedness of Rs 30 to 40 per soul does not conform very nearly with *Group II* of the castes according to indebtedness per family. Only the *Syed* caste is common to both. The *Kalwar* caste drops down one group into *Group III*, due to bigger families, and the reason why the *Kalwar* has a bigger family, is, as has already been explained in the chapter on Nexus of Family and Caste, largely this that his is a sedentary professional occupation. Conversely, the *Kayasth* caste which belongs to *Group III* according to indebtedness per family rises into *Group II* according to indebtedness per soul, due to a smaller sized family. The *Kayasth* family is more intellectual than the *Halwai* family and although both have sedentary occupations, brain work tends to inhibit fecundity, an observation which has been confirmed in many lands.

Group III of the castes according to indebtedness of Rs 20 to 30 per soul does not at all coincide with *Group III* of the castes according to indebtedness per family. *Baniyas* alone are common to both. *Kalwars* have dropped from above, while *Nais*, *Dhobis* and *Telis* have risen from below. The reason is largely the smaller size of their family concerned and the fewer number of souls in that family. Another reason which applies with increasing strength as progress is made down the groups is that the distinctive character of indebtedness per group gets less and less pronounced, thus, a group with an indebtedness of Rs 40 to 50 will stand out sharply with few castes in that group as against a group with an indebtedness of Rs 10 to 20 with many castes in that group.

Group IV of the castes according to indebtedness of Rs 10 to 20 per soul has much in common with the opposite *Group IV* of castes according to indebtedness

per family. In fact, it overlaps and includes the latter except for the *Nais* and *Dhabis* who have, for reasons just given, escaped into the higher Group III. But it also comprises many castes which have risen from the lower Group V as well as dropped from the higher Group III according to indebtedness per family. The latter are Kasais, Kunjras, Halwais, the former are Behnas, Kumhars, Tamolis, Sonars, Gosains, Pathans, Lonias, Bhats. But it should be noticed that the distinctive character of grouping is getting paler and paler.

In Group V of the castes according to indebtedness of Rs. 0 to 10 per soul such distinctive character is altogether lost. The bottom groups of categories of indebtedness, according to soul and according to family have the residual castes of both groups in common. These are very low, poor castes, such as Pasis, Chamars, Mehtars, Doms, on whom the relatively low indebtedness of Rs. 0 to 10 per soul is still a heavy burden. But it also includes the better off castes such as *Darzis*, *Barhais*, *Bhatnars*, which manage their business affairs very well and consequently show relatively low indebtedness per family and per soul alike.

OLD AND NEW INDEBTEDNESS

It is an axiom of *a priori* reasoning that the local amount of indebtedness varies at different times of the year, especially, that it is higher before the *Rabi* is cut than after. *Rabi* operations are assumed to involve a considerable amount of temporary or floating debt, which is *supposed* to be largely repaid as soon as the *Rabi* crops have been put on the market and sold off. The basic belief is that out of the two seasonal crops normally grown in the rural area during the year, the *Kharif* and the *Rabi*, the *Kharif* is the food crop

which replenishes the agriculturist's larder, while the *Rabi* is the *money crop*, which goes to line his purse. So he is believed to subsist on the *Kharif* and to pay off debts with the *Rabi*.

At the threshold, the searching question arises. Is there any foundation in *fact* for this *a priori* picture with all its corollaries, assumptions, suppositions, and beliefs? To answer this crucial question is one of the main objects of the present survey of credit in the rural area. The first step towards achieving that object is summarily to discard all *a priori* conclusions. Thus done, the next step is to analyse the element of *old indebtedness* in the *total indebtedness*. Figures for the former were easily collected alongside those for the latter. Whatever personal inaccuracy or equation or bias adheres in the minds alike of the observer and the observed, in other words the investigator and the villager, in the one case, also attaches in the other. The ratios of the two quantities, and the relative values derived therefrom, will still be tolerably exact on the principle that slight variations by the same amounts in the individual magnitudes compared may vitiate the magnitudes as such but will not distort the accuracy of the comparative ratios obtained.

Plotting the total debts in the descending order of magnitude, caste by caste, and under each figure for total debt plotting the old debt included therein, it is very curious to observe at the outset the comparative picture of the two curves obtained thereby. While the curve for total debts runs roughly parabolically apart from seven kinks or jumps, which determine the classifications of caste according to the extent of total indebtedness, the curve of old debts pursues a zig-zag course over the major part of the scale of castes, Leaving the first four castes out of account for the present, the curve, from the 5th caste, Morai, to the

22nd caste, Telis, resolves itself into a series of a dozen zig zags, or undulations the peaks of which fluctuate around the figure of Rs 2 000 and the troughs of which fluctuate around Rs 1 000 Examining more closely, while the *total indebtedness* of the above 18 castes drops—continuously or discontinuously—from Rs 5,500 to 1 500 the *old indebtedness* oscillates around Rs 1,500 This is a most remarkable observation and the following conclusions are justified —

(1) There is absolutely *no* inter locking, interdependence, gradation, similitude or parallelism between the *total indebtedness* and the *old indebtedness*

(2) *A fortiori*, there is no such connection between the *old indebtedness* and the *new indebtedness*

(3) Old indebtedness fluctuates around Rs 1,500 and the most heterogenous and disparate castes share in that movement These include (i) the *purely agricultural* *Morais*, *Karmis*, *Ahirs*, *Lodhas*, (ii) the *purely professional* *Kayasthas*, *Banias*, *Koluars*, *Halwais*, *Kasais*, *Jolohas*, *Nais*, again, the *purely agricultural* *Gujars*, *Kunjras*, and lastly the *purely professional* *Dhobis* and *Telis*

(4) Indebtedness is not determined by the need of money for agricultural operations Rabi or Kharif, but by factors which have no immediate and direct bearing on, or concern with, agricultural operations of agricultural castes

(5) Agricultural and non agricultural, professional and non professional castes, and those which are largely the one or the other, may over a large gradation show the same indebtedness

Proceeding to examine the remaining 26 out of 48 castes, the curves for total indebtedness and old indebtedness—and by point to point subtraction the *curve of new indebtedness*—show a peculiar, arbitrary behaviour of still different types, while the curve for

total indebtedness flattens out between Rs. 100 and 400 for the 14 castes between Behnas and Manihars, the curve for *old indebtedness* again oscillates, but the range is around 250. Here again conclusions similar to those already drawn are justified. Thus:—

(1) There is no inter-dependence between *total indebtedness* and *old indebtedness*.

(2) *A fortiori*, there is no such connection between *old indebtedness* and *new indebtedness*.

(3) Old indebtedness fluctuates around Rs. 250 and the most heterogenous and disparate castes share in that movement. These include (1) the agricultural Pathans, (2) the professional Behnas, Lohars, Kumhars, Barhais, Tamolis, Darzis, Bhurjis, Sonars, Manihars; (3) the largely agricultural Koris, Gadarias, (4) the non-descript, Gosains and Fakirs.

(4) Indebtedness is not determined by the need of money for agricultural operations, Rabi or Kharif, nor indeed by that for professional operations incident to the business concerned, but by factors which have no immediate and direct bearing on, or concern with, operations of either kind.

(5) Different descriptions of castes, and even non-descript castes, may show the same indebtedness.

Proceeding to examine the last set of 13 out of 48 castes, the first observation that has to be made is that the indebtedness as well as the strength and representation of these castes is so small that it would not be permissible to generalise. Thus the total indebtedness ranges from Rs. 188 for Bhats to 5 for Malis, while the old indebtedness ranges from Rs. 115 to 5. The same, or nearly the same, figures for both types of indebtedness are shown by Bhats, Bahalyas, Bhatiaras, Mehtars, Malis. But Patars, Rangrez, Patwas and Doms have no old debts. While Kahars, Ghosis, Lonias and Dafalis, have total debts which are double the old

debts, i.e., as much old debts as new debts. And yet the Lonias and Ghosis are professional castes, the Kahiars and Dafalis are largely agricultural.

Hence, here, too it may be safely concluded that—

(1) There is no inter dependence between *old indebtedness* and *new indebtedness*

(2) The figures vary arbitrarily

(3) Indebtedness is not determined by the need of money for operations, agricultural or professional or both, but by factors which have no immediate and direct bearing on, or concern with, the agricultural or professional operations of the agricultural or professional caste concerned.

The foregoing analysis suffices to show that the *a priori* argument regarding variation of debt with the crop is altogether fallacious. It has no foundation in fact, no justification in rural life.

A curious side light is thrown by the way in which money taken from Government ostensibly for financing agricultural operations, especially at times of scarcity, happens to be actually spent by the agriculturist concerned. The loan in question is the well known type of *Takavi* loan which is issued to agriculturists on their joint or individual security, primarily to facilitate *Rabi* or *Kharif* sowings. If it were possible to take a census of such loans and follow the track of each rupee received from the moment of its issue from the Tehsil sub treasury to one villager down to the moment of its return to the same sub treasury by another, one should arrive at extraordinary and surprising conclusions. But such a census is not taken, largely as it is not in the lender's interest to know how the rupee is spent so long as that rupee or an equivalent rupee returns in repayment of the loan at the right time. But it is an indubitable fact that money taken for seed or plough or bullock may not be spent on the

specific object mentioned in justification of the need for a loan. An experiment made in the same rural area with supplying seed itself instead of a loan for purchase of seed led to the anomalous and incongruous observation that many would be loanees who came great distances in search ostensibly of loans for the purchase of seed, refused to accept the seed itself, when it was offered them as such and on terms far cheaper than the village *Bamas*!

The reason is obvious. money taken under the pretext of financing husbandry, may be, and generally, is spent on far different objects. In times of scarcity the immediate need is to satisfy the stomach and a large part of such easy money goes to purchase foodstuffs. Then, rents in arrears have to be paid to ward off the risk of eviction or worse risks, and such loans may go to satisfy, in whole or at least in part, such imperative demands. Further, the village *Bania* may be insistent on repayment of debt, and the new loan may go to mollify the obdurate *Bania*. Last, and very much the least, comes the need for financing agricultural operations which may or may not be met as pleases Heaven. And a curious spotlight on this paradoxical phase of rural finance is cast by the mode of recovery of such *takavi* loans when an instalment falls due. Very freely and frequently the debtor, who also happens to be a defaulter *volens volens*, contracts a new debt from the village *Bania* to pay off the old *takavi* loan especially when the *Takavi* collectors are busy and are in duty bound to collect arrears, within the prescribed space of time. Indeed the more energetic among them usually arrange to take the useful village *Bania* along as they go to the village in search of defaulters, and then the *Bania* lends out new money—of course on his own terms—to the defaulters concerned in repayment of old loans. This

presumably closes the *takavi* account on the one hand but inflates the Bania's account on the other. However, that is only one phase, there is no immediate need to dwell on it further, or digress into this special type of indebtedness.

OBJECTS OF INDEBTEDNESS

The larger question remains *What is the object of rural indebtedness?* Why are debts incurred at all? If not for financing agricultural operations, or not in the same measure which such operations demand, what is the specific purpose or purposes service of which accounts for the large volume of indebtedness?

Theoretically—although *theory* is a thoroughly bad guide in such matters, as has already been demonstrated beyond cavil or criticism in the foregoing analysis—the purposes for which an agriculturist incurs debt may be grouped under 30 heads. They may be, in all possible permutations and combinations, any or many or all of the following —

- 1 Subsistence of self and family in village
- 2 Maintenance of relation abroad
- 3 Maintenance of self or family during pilgrimage
- 4 Performance of religious obligations
- 5 Performance of family obligations
- 6 Performance of social and caste obligations
- 7 Civil litigation
- 8 Criminal litigation
- 9 Revenue litigation
- 10 Speculation in immoveables
- 11 Speculation in moveables
- 12 Purchase of seed
- 13 Purchase of manure
- 14 Purchase of implements
- 15 Purchase of bullocks

- 16 Purchase of man power
- 17 Improvement of house
- 18 Improvement of holding
- 19 Sinking wells
- 20 Building tanks
- 21 Payment of dues on account of revenue
- 22 Payment of dues on account of rent
- 23 Payment of manorial dues, such as *nazrana*, etc.
- 24 Payment of customary dues such as *nali*, etc
- 25 Payment of Rates and Cesses
- 26 Discharge of self contracted debts
- 27 Discharge of inherited debts
- 28 Discharge of *Takavi* debts
- 29 Discharge of Co operative Societies debts
- 30 Payment of interest.

The Banking Inquiry Questionnaire contains a list of only 15 purposes for which the agriculturist borrows, but that list is evidently incomplete, as a glance at the above complete list of 30 will show. Moreover some of the purposes are not scientifically correct. Thus its purpose No IV "famine and other kinds of distress" is in itself not a clear cut purpose but a set of circumstances in *which*, or a necessity under *which*, money has got to be borrowed in order to serve any of the remaining 14 purposes, especially purpose XV, "Subsistence". For comparison the list of the Banking Inquiry Questionnaire is given below —

- (i) repayment of earlier debts,
- (ii) payment of accumulated interest,
- (iii) marriage and other social functions
- (iv) famine and other kinds of distress,
- (v) payment of land revenue or rent,
- (vi) seed,
- (vii) manure,

(viii) expenses of cultivation, *e g.*, wages of labourers,

(ix) agricultural implements,

(x) litigation,

(xi) purchase of plough or other cattle,

(xii) sinking of wells,

(xiii) building of tanks,

(xiv) other agricultural improvements, and

(xv) subsistence

The foregoing 30 objects of indebtedness admit of regrouping under the following *synoptic* heads:—

I Maintenance (1), (2) and (3).

II. Performance of obligations, of family, religion, caste, custom or society: (4), (5) and (6).

III Litigation, Civil, Criminal and Revenue: (7), (8) and (9).

IV. Speculation, in moveables and immoveables: (10) and (11).

V. Purchase, including *hire*, of requisites of husbandry: (12), (13), (14), (15) and (16).

VI. Improvement of house and holding: (17), (18), (19) and (20).

VII. Payments of legitimate or customary dues: (21), (22), (23), (24) and (25).

VIII Discharge of debts, including interest: (26), (27), (28), (29) and (30).

A question is usually put as to whether these debts are *avoidable* or *unavoidable*; and further as to whether the objects which they are intended to serve are *productive* or *unproductive*. There is a fallacy behind each question which may be disposed of at once, especially as there is an impression in the minds of those who have not studied the agriculturist in his village that he is a hopeless creature of caprice or circumstance, who is floundering in *avoidable* debts incurred for wholly *unproductive* purposes. The position, in truth, is

quite the reverse of this picture. The average villager who relies on agriculture for a livelihood for himself and numerous dependents, usually lives from hand to mouth with little or no reserve for lean times, does not incur any avoidable debt. Circumstanced as he is, he avoids all debts, and—what is more important—the lender is not likely to lend him money in a hurry. Consequently the debts such a villager incurs—and his greatest sureties are honesty and hard labour—are *all unavoidable* in every sense of the term. Proceeding to the further fallacy underlying the classification of objects of indebtedness into *productive* or *unproductive*, it is customary to class debts incurred on litigation, marriage and social functions or payment of interest as wholly unproductive, and the remaining objects of debts as productive. But such a view is a superficial view. The object of marriage is productive, and more than productive—reproductive. The object of social functions is to guarantee the status and so conserve and raise the fellow's standard of living. The object of litigation is to safeguard the person and property, the life and holding of the agriculturist or his dependents. How can these objects, then, be considered as unproductive? They are obviously productive because they produce results because those results are reasonable and justified, and because they subserve the best interests of the agriculturist himself, his hearth and home, his fields and folks.

Hence the classification of objects of indebtedness into avoidable and unavoidable productive and unproductive and semi productive, easily breaks down. And earlier in this chapter it has already been sufficiently indicated that money borrowed for one object, however laudable may be and usually is spent on another object none the less laudable but altogether different. This sort of indiscriminate spending of money on

objects other than those which are held to justify a loan, becomes all the more inevitable—not to say excusable,—when it is remembered that the villager is living from hand to mouth, that the limits between famine and scarcity and scarcity and plenty are relatively narrow and ill defined and that money may be, and generally is needed for ever so many objects at one and the same time. Hence, when such considerations weigh with the observer, it will be idle and infructuous for him to direct his inquiry into the objects of indebtedness and the apportionment of a debt as between so many objects, and in actual fact it has been found more profitable to conduct this survey along the channels furnished by the *kinds of debts* and the *sources of debts*

KINDS OF DEBTS

The different kinds of debts incurred by a villager are, taken exhaustively, fifteen, thus

- 1 Inherited debts
- 2 Self acquired debts
- 3 Renewed debts
- 4 Paid off debts
- 5 Debts with low rate of interest
- 6 Debts with moderate rate of interest
- 7 Debts with high rate of interest
- 8 Debts with usurious rate of interest
- 9 Oral debts
- 10 Written debts
- 11 Debts secured on land
- 12 Debts secured on jewellery
- 13 Debts secured on crops
- 14 Debts secured on labour
- 15 Debts secured on house

This classification is fairly exhaustive, but the different heads given are by no means mutually

exclusive Thus an inherited debt may recur in the classification according to the rate of interest, or of security, or mode of contracting, or manner of discharge So also with self acquired and other debts But there is a justification for this method of classifying debts It has, in actual practice, and experience, enabled the agriculturist to answer a simple and straightforward question put to him by the investigator simply and straightforwardly More than this it has further enabled the investigator when handling the material obtained during inquiry to apply several checks and counter checks and so satisfy himself that the answers given by the relatively un intelligent rustic are correct

Briefly reconsidered, the above 15 classifications regroup into the following 5 divisions —

I According to the *nature of debt* contracted (1) and (2)

II According to the *manner of discharge* effected (3) and (4)

III According to the *rate of interest* fixed (5), (6), (7) and (8)

IV According to the *mode of contracting* observed (9) and (10)

V According to the *type of security* offered and accepted (11), (12), (13), (14) and (15)

Before proceeding to analyse the material and tabulate the results of the survey of kinds of indebtedness it will be as well to emphasise that the above classification is fairly exhaustive but not quite Thus the most obvious popular and frequent type of security offered—the borrower's *credit*—does not figure in the above classifications under division V The reason for that signal omission is that *credit* falls under such *imponderabilia* as will give no purchase for analysis along with such other elements—types (11) to (15),

Division V—as can be fixed clearly and quantitatively. But credit is undoubtedly a consideration of great moment as will appear in the following analysis

INTENSIVE SURVEY OF VILLAGE JHAKARIA

Village Jhakaria has been selected and subjected to this intensive survey of indebtedness for the simple practical reason that it is an average, ordinary, normal type of rural unit of analysis. It contains the following 22 castes in order of density of population — Ahirs, Brahmans, Chamars, Pasis, Gadarias, Kahars, Nais, Tamols, Thakurs, Lohars, Bharsains, Dhunias, Morais, Kayasthas, Telis, Banmanas, Dhobis, Baniyas, Sonars, Baris, Chikwas, and Dhakars

A—Debt free percentages

These 22 castes are represented by 206 families, as detailed in the analytical table. Their total population is 959. Out of these 206 families with 959 souls, 74 families with 314 souls are *free from debt*. The remaining 132 families with 645 souls are indebted.

The debt-free castes are *Kayasthas, Baniyas, Dhobis, Tamols, Baris* and *Nais*. While *Chikwas, Bhujuas, Sonars, Dhakars, Marais* are all indebted, the remaining castes are *partially indebted*.

The percentages work out thus —

<i>Number of souls</i>	<i>Debt-free</i>	<i>Percentage</i>
959	314	32.7
<i>Number of families</i>	<i>Debt-free</i>	<i>Percentage</i>
206	74	35.8

These percentages can be *tested* in two ways. (1) By comparison with the figures obtained for the other villages in the same Tehsil Rae Bareilly. (2) By comparison with the figures given in the Rae Bareilly Tehsil Settlement Report.

Test (1)

The net general result of inquiry in the bulk of Rae Bareilly villages is to establish the figure of 25 *per cent* for the debt-free population. In other words 15 out of 20 persons are in debt. Compared with this percentage of 25, 32.7 does not show a material difference or departure.

Test (2)

The Settlement Report for Rae Bareilly Tehsil gives three distinct and different percentages for the debt-free population —

45%	in Circle I consisting of 6 villages
72%	do II do
45%	do III do 5 do

In the Rent Rate Report it is estimated on the basis of the above figures and others that nearly 50 *per cent* population is debt free. This, in the light of our own figures is heavily over estimated. Also, the variations in the percentages for the small circles of 5 or 6 villages from 45 to 72 are too powerful to permit of a satisfactory basis for comparison. The variation from 25 to 32.7 for the very big circle of 50 villages is almost negligible in comparison, and confirms the accuracy of the present results.

Hence the foregoing results emerge successful and dependable from both tests.

B—Examination of Kinds of Debts

The 15 kinds already tabulated are examined and compared caste wise and *inter se* —

(1) *Inherited debts*—It is curious that in the 206 families interrogated in the village, there should be only one solitary Brahman family showing an interested debt of Rs. 10. Rameshar is the head of that family of 4 members, he has a statutory tenancy of a

holding of nearly 3 bighas paying Rs 10 rent There is no natural reason for the existence of this small inherited debt of Rs 10 It is owed to a Mahajan, carries a usurious rate of interest, and is secured on crop

This inherited debt is negligible as compared with the self acquired debts totalling Rs 9,253 and may be ignored as a freak Hence contrary to expectation, there are no inherited debts

(2) *Self-acquired debts*—The total is Rs 9,253 and every caste with the exception of 6 contributes to this total And out of these 6 exceptional castes—Kayasthas, Banias, Dhobis, Tamolis, Baris and Nais—the Banias, Kayasthas, Dhobis and Baris are represented by very few families, so their exception counts for nothing But the *Tamolis* and *Nais* are represented by 5 and 6 families and it is at first glance surprising that they should be all debt free But this is explained by the fact that the proportion of high caste families is very high and affords ample custom to both the *Nai* and the *Tamoli* and keeps either out of debt Moreover, except for one *Tamoli* widow, Mst Jasoda, all the Nais and Tamolis have got plenty of cultivation on easy terms which is another proof of their utility to the village body

(3) *Renewed debts* are conspicuous by their absence, which refutes the fallacy that debts are a millstone round the neck which cannot be cast off but have to be renewed from time to time

The only exception is furnished by *Sheomangal*, Brahman, who has renewed a debt of Rs 800 His circumstances are peculiar He supports a big family of 11 He has a subtenancy holding paying Rs 72 and there is no wonder that he should have to go on

renewing such a heavy debt But the exception only proves the rule

Further, the absence of renewed debts suggests that, despite adverse impressions created by theorists, the average agriculturist's capacity to repay in no wise lags behind his indebtedness Were that capacity lamed or crippled or anyhow inhibited, the final indebtedness would be increasing in geometrical progression through renewals independently of and in addition to the increments in arithmetical progression due to accruals of interest

Hence the absence of such renewals is an argument all to the good

(4) *Paid off debts*—The figure for each caste and therefore also for the totality of castes is blank The explanation is manifold A paid off debt is a burden discharged and as it ceases to weigh, it fails to be remembered by the unsophisticated rustic In fact, even the sophisticated townsman, or any man, would hardly be able to answer a questionnaire about the debts he has discharged—excepting of course, when the discharge was very recent or the burden very heavy or *a fortiori* both Again, the absence of paid off debts may also show that the existing debts are weighing heavily and that there is no means of paying them off in whole or part And finally, if there were any paid off debts the volume of net indebtedness would be *pro tanto* smaller

(5) *Debts with low rate of interest*

(6) *Debts with medium rate of interest*

(7) *Debts with high rate of interest*

(8) *Debts with usurious rate of interest*

These four categories of debts need to be taken together Qualitatively there are very clear cut demar-

cations between them every villager will answer readily when asked as to the rate of interest he has to pay. But *quantitatively*, these divisions overlap, as the conception of the lightness or heaviness of a certain rate of interest will vary with the locality, the caste, the personality and the debt of the person indebted. Thus in a rackrented, Shylock ridden sector of the rural area, 18 per cent may be a very low and welcome rate of interest, *per contra*, when the tenantry is better off and debts do not press and the Sahukar is more accommodating, 18 per cent may be veritably a high rate of interest. So, norms, with the following upper and lower limits, came to be fixed for the inquiry —

Low rate of interest	Between	0 and 6%
Medium	do	6 and 12—18%
High	do	12—18% and 30—36%
Usurious	do	Over 30—36%

Applying the sliding scale established above the following ratios are easily obtained for debts with the different kinds of interest —

Debts with low	interest	200	9,925	or 0.02	or 2%
„ medium	„	240	9,925	or 0.02	or 2%
„ high	„	3,559	9,925	or 0.36	or 36%
„ usurious	„	5,926	9,925	or 0.60	or 60%
Debts of all kinds		9,925	9,925	1.00	100

It is astounding that the proportion of debts with *low* or *medium* interests should be only 4 per cent as against 96 per cent of debts with *high* and *usurious* interests. It is still more astounding that debts with the usurious rate of interest of 30—36 per cent or over should be nearly double the debts carrying all other kinds of lower interest. It is now pertinent to inquire as to how this heavy burden is distributed between caste and caste. To that end ratios will be established as above for the different important castes. Calling

debts with *low, medium, high* and *usurious* rate of interest, *low, medium, high* and *usurious* debts, the following ratios are obtained for the important castes in the order of their indebtedness:—

(A) *Ahirs*,

Total caste indebtedness	6,000 or 60%
Indebtedness per family	70
Low debts	Nil or 00%
Medium debts	.. 0.03 or .3%
High debts	.. 0.25 or 25%
Usurious debts	.. 0.67 or 67%

Total, as well as family, indebtedness is very high; low and medium debts are negligible. High debts and usurious debts preponderate in the ratio of 1 to 3.

(B) *Brahmans*,

Total caste indebtedness	.. 1,383 or 13%
Indebtedness per family	.. 51
Low debts	.. Nil or 00%
Medium debts	.. Nil or 00%
High debts	.. 0.99 or 99%
Usurious debts	.. 0.01 or 1%

Total as well as family, indebtedness is low. Low and medium debts are absent. Nearly all debts are high. The high caste Brahman is spared usurious debts.

(C) *Gadarias*,

Total indebtedness	.. 698 or 7%
Indebtedness per family	.. 87
Low debts	.. Nil or 00%
Medium debts	.. Nil or 00%
High debts	.. 0.5 or 50%
Usurious debts	.. 0.5 or 50%

Total indebtedness is low, as the caste is poor, but family indebtedness is very high. Low and medium

debts are absent High and usurious debts equal The low-caste *Gadaria* does not get a fair deal and is burdened with heavy usurious debts

(D) *Chamars*

Total indebtedness	494	or	5%
Indebtedness per family	20		
Low debts	Nil	or	00%
Medium debts	Nil	or	00%
High debts	0 1	or	10%
Usurious debts	0 9	or	90%

Total, as also family indebtedness, is low But 90 per cent of the debts are usurious, showing that the low caste Chamar gets crushing terms

(E) *Kahars*

Total indebtedness	.. 460	or	5%
Indebtedness per family	. 66		
Low debts	Nil	or	00%
Medium debts	Nil	or	00%
High debts	. 0 2	or	22%
Usurious debts	0 8	or	78%

Total indebtedness is low, but family indebtedness is high, the only debts are high and usurious in the ratio of 1 to 3 The low caste Kahar gets bad terms but not so bad as the Chamars

(F) *Pasis*

Total indebtedness	330	or	3%
Indebtedness per family	.. 24		
Low debts	. Nil	or	00%
Medium debts	Nil	or	00%
High debts	0 3	or	30%
Usurious debts	0 7	or	7%

Total and family indebtedness is low, but the caste is poor Debts are high and usurious in the ratio of

1 to 3 Still the *Pasi* is better off than the Chamar, being more useful to his creditor

(G) *Residual 16 castes*

Total indebtedness 7%

These are not analysed separately as either the castes are represented by a single family or the debt is small. Generally speaking, *low debts* and *medium debts* are absent. The bulk of the debts are usurious.

Summing up this survey of kinds of debts, according to rates of interest the following clear principles emerge —

- I The higher the caste the better the terms it gets
- II The lower the caste the worse the terms it gets
- III The highest caste is treated with extreme leniency, due to the personal—*spiritual*—service it *can* and *does* render
- IV The lowest caste is treated with *relative* leniency due to the personal—*menial*—service it *must* render
- V The lowest caste which does not or cannot render such service or has no compensatory feature is the worst off

(9) *Oral debts* and (10) *Written debts*—Oral debts and written debts taken in their totality, are nearly equal, the ratios being '54 and 44. One should expect that when the lender is literate, but the borrower illiterate, the debts incurred should be all or largely written. But this would be to ignore the transactions between the illiterate castes themselves and among the members of each illiterate caste. Further, where credit is safe and firm as between such members—it would be easy for consideration to pass, unsupported by meaningless scraps of paper. And even the higher literate castes

may dispense with such formality, where the parties are on good terms

Examining castewise the incidence of the two modes of contracting debts by word of mouth or by stroke of pen, the following facts stand out 12 castes contract oral debts, whereof 9 are exclusively oral debts, *per contra*, only 4 castes contract written debts, whereof only 1 is exclusively written This is the Thakur caste with a family of 4 and debt of Rs 40 which cannot help to establish in itself the improbable proposition that the Thakurs insist on written debts and distrust oral debts The castes which have got exclusively oral debts are Kahars, Chamars, Dhunias, Morais The Brahmans have got mostly written debts (ratio Rs 1,290 to 83) The Ahirs have got oral and written debts in equal proportions (Rs 3,386 to Rs 3,370) Curiously enough with the Gadarias, written debts are double the oral debts This anomaly will find an explanation in the next section when the sources of debts are examined

(11) Debts secured on *land*

(12) Debts secured on *jewellery*

(13) Debts secured on *crops*

(14) Debts secured on *labour*

(15) Debts secured on *house*—In a round survey, it is noticed that only one half of the total amount of indebtedness is secured, in any one of the above five ways the remaining half is not secured at all The security of the secured debts is distributed very curiously Out of total secured debts of Rs 4,450, debts of 90 are secured on land

„ Nil	,	jewellery
„ 2,320	,	crops
„ 208	,	labour
„ 1,762	„	houses

That the poor agriculturist should have no debts secured on jewellery is intelligible he has no jewellery worth the name and no creditor would accept his trinkets at all. But it is curious that debt secured on labour, his chief asset, should be so low. The reason is that labour can be had cheap otherwise as well and loses its security value in the credit market. That debts on land are very very low is clear from the fact that the tenant has no proprietary rights "Here to day and there to morrow!" is the motto. With greater security of tenure, the security value of land in a holding would be proportionately higher. But at present it is not. The security value of houses is fairly high and that of crops very high. This is in the nature of things. Tenants' houses conform to a certain standard, however poor, they represent a real necessity in the village, and whosoever the person actually holding the land may be, he must occupy the house or homestead. As to crops, they are the tenants' most useful assets, valuable, moveable and exchangeable. Hence the high security value of these two items.

To complete this general view of security and secured debts, it is of interest to examine the amount of unsecured debts. These amount to Rs 2,839 of which $3\frac{1}{4}$ times is the total indebtedness. Patently they are unsecured, as there is no tangible security behind them. But, in fact and as a business proposition, they are based on the strongest security, the borrower's *caste* and *credit*.

It is now necessary to examine the *nature of security caste-wise* —

- (A) *Ahirs* More than half the debts are secured *on crops*, nearly *one sixth* on houses, *one sixtieth* on land and labour equally, and over *one fifth* on *caste* and *credit*.

- (B) *Brohmans* Except for very negligible fractions secured on crops and houses the *bulk* of debts is secured on *caste and credit*
- (C) *Gadorias* Six sevenths of the indebtedness is secured on *crops* the remaining one seventh is secured on *caste and credit*
- (D) *Chomors* Half the debts are secured on *crops* and the remaining half on *labour and houses*, only *one-fiftieth* is secured on *caste and credit*
- (E) *Kohars* Two thirds are secured on *crops* and *one third* on *houses*, but none on *caste and credit*
- (F) *Pasis* Two thirds are secured on *crops* out of the remaining *one third*, *three* parts are secured on *houses*, *one part* on *labour* and *one part*, ($1/18$ th altogether) on *caste and credit*
- (G) *Sonars* All secured on *caste and credit*
- (H) *Remaining Castes* are poorly represented security is mostly *crops*, no where *caste and credit*

Hence the following *principles* may be established —

I The higher the caste the greater the security of *caste and credit* accepted for debts given to such caste

II With the high castes all debts are secured on *caste and credit*

III With the low castes the security taken is largely *crops*, their *houses*, and finally *labour*

IV Debts secured by *caste and credit* in the case of the low castes are negligible, and the lower the

caste the greater the order of negligibility. But then, with the very lowest castes, such as *Paris*, this order is due to the special credit of that caste as labourers and watchmen—on the principle keep a thief to watch a thief—may be reversed.

C—Sources of Debts

The different sources of debts available to a villager in the Rural Area are generally speaking ten,¹ as below —

- 1 The *villagers* themselves
- 2 *Mahajons*
- 3 *Money lenders*
- 4 *Kabulis*
- 5 *Punjabis* and *Peshawaris*
- 6 *Grain merchants*
- 7 *Family Priests*
- 8 *Temples*
- 9 *Co operative Societies*
- 10 *Banks* and *Government*

These ten classes of lenders or sources of debts can be re grouped analytically into the following heads —

- I *Internal Sources*

1	2	3	6	7	8	9
---	---	---	---	---	---	---
- II *External Sources*
 - (a) *Permanent*

6	10
---	----
 - (b) *Itinerant*

4	5
---	---

¹This classification is more comprehensive than that attempted in the Banking Inquiry Questionnaire which gives 4 classes Government Co-operative Societies village money lenders etc. This simple classification however fails of its purpose e.g. in scarcity Government may advance Takavi loans through a Co operative Society the village money lender may include, the villager the Mahajan the money lender and the grain merchant. Hence elaboration has become imperative for clarity.

A few words may explain the distinguishing features of each class —

1 The *villagers* may lend each other money. There is none so poor but may have a little to spare and so lend it to a relation, a friend, a neighbour or a deserving person. Generally the borrower may obtain a debt within the caste, or in an allied caste, or in any other caste. The fact that they are all castes settled in the village suffices as a bond of union and an earnest of good faith.

2 The *mahajan* is the professional businessman and *entrepreneur* of the village. He may have land in usufructuary mortgage, cultivated by sub tenants or *batai*, he may be owning other land, or engaging in agricultural business.

3 The *money lender* lends money pure and simple.

4 The *Kabula* is an itinerant money lender and a *foreigner*.

5 The *Punjabi* or *Peshawari* is also an itinerant money lender, but a compatriot.

6 *Grain-merchants* are usually firms dealing in export, import and transport of grain stuffs located at some distant centre, emporium, mart or *entrepot* and operating through mobile agents in the *hinterland* which is constituted by the rural area of maritime and non maritime provinces. Such agents engage in forward and backward transactions, advance moneys for agricultural operations, etc. One famous firm operating all over Upper India from Karachi furnishes an outstanding example.

7 Every villager has a *panda purohit* or *priest* for himself and family, whom he ingratiate himself with gifts on special occasions. Apart from the humanitarian aspect, it is in the latter's best interest to keep

his milch cow in fit condition and he therefore advances a loan in times of adversity

8 *Temples* (including Dargahs, Wakfs, charitable endowments, religious trusts, *et hoc genus omne*) have often valuable land property attached, either at consecration by the founder and owner, or as pious propitiatory gifts or thanksoffering by the faithful. A villager cultivating such land or worshipping in such temple will approach its manager for loans in need

9 *Co operative Societies* established in a village, financed by a Central Union favoured by Government in their Transferred Spheres, will advance cheap loans to necessitous members, although, obviously, non-members will not benefit. And as the bulk of the village body comprises non members, this source of rural money lending operates intensively over a very limited region. Such a society is at best, a standing invitation to non members to join up or form similar societies elsewhere

10 *Banks and Government* Banks supply loans on their own terms. They may be the bigger urban banks or the smaller rural co operative banks. Government supplies loans on the *Takavi* system

The following analysis of village *Jhakaria* will show how the above 10 sources are tapped —

Out of a total indebtedness of Rs 9,306

The <i>villagers</i> have lent	Rs 1,602	or 0 17	or 17%
„ <i>Mahajans</i> „ „ „	4,484	or 0 46	or 46%
„ <i>Money lenders</i> „ „	2,388	or 0 25	or 25%
„ <i>Kabulis</i> „ „ „	640	or 0 70	or 7%
„ <i>Punjabis</i> „ „ „	192	or 0 30	or 3%
All sources „ „	Rs 9,306	1,00	100

Hence the *mahajan* or *entrepreneur* is responsible for giving out nearly *one half* of the total debts and therefore providing *one half* of the total credit

required. The *money lender* pure and simple, who is not an *entrepreneur*, but a Shylock, more or less, has provided *one quarter* of the total debts and consequential credit. The remaining debts more than *one quarter* of the total, are furnished by the *villagers themselves* in *six* parts, by the *Kabulis* in *two* parts, and by the *Punjabis* in *one* part. The following inferences may be drawn —

(1) The *Mahajan entrepreneur* is twice as important and useful as the *simple money lender*.

(2) *Natural* self help among the villagers, with Co operative Credit Societies or propaganda in their behalf, can yet provide nearly *one fifth* of the total credit required.

(3) The *itinerant money lenders* from foreign or distant parts are still patronized to the extent of *one tenth* of the total credit required. This is not much, in fact negligible as it stands, and yet it is very appreciable when the hard exacting way¹ of these stern outsiders is taken into consideration.

(4) The remaining sources are conspicuous by their absence. This is a matter for some surprise, as the village with a population of circa 1000, is big enough.

It is now necessary to take a closer view and see how the *different castes* are treated by the different types of money lenders. A table gives the figures.

(A) *Ahirs* Mahajans and money lenders have lent *one third each*, villagers themselves, *one sixth*, and Kabulis and Punjabis *one sixth*.

¹The story based on some sort of fact goes that such an alien money lender had no qualms of conscience in performing its ceremonies the corpse of a *Shah* and the temerity to die without settling his debts.

- (B) *Brahmans* Mahajans have lent the bulk of the debts, the villagers themselves only a very negligible part of the same (one-twentieth)
- (C) *Gadarias* Mahajans have lent a tenth of the debts, money lenders only a small part of the same (one-sixth)
- (D) *Chamars* Mahajans have lent the bulk of the debts, the villagers, only a small part of the same (one-fifth).
- (E) *Kahars* Mahajans have lent two thirds of the debts, villagers two thirds, and money lenders one sixth
- (F) *Pasis* Villagers have lent most debts, more than one half of that amount has been lent by Mahajans, while money lenders have lent about one tenth of the total
- (G) *Other castes* Mahajans have lent for the most part

It is permissible to generalise thus —

I Mahajans have lent to all castes, but in varying proportions—most to the highest castes and less to the lower castes

II Money lenders have lent most to the Ahirs, but very much, in fact negligibly, less to the other castes

III Taken relatively, the villagers have lent appreciably more to the lowest and the lower castes than to the higher castes

TABLE OF SOURCES OF DEBTS

DEBTS TAKEN BY From	Ahir	Gadaria	Kahar	Teli	Sonar	Pasi	Dharbar	Banmana	Chamar	Chikwa	Brahman	Thakur	Lohar	Dhuna	Morai	Total
1 Villagers	1 152		100			184			100	6	33		10	17		1 402
2 Mahajans	1 911	588	300	50	200	110		50	394		635	40	16		90	4 484
3 Money lenders	2 122	110	60		36	60	60									3 388
4 Kabulis	640															640
5 Punjab's	192															192
6 Grain merchants																
7 Family Priests																
8 Temples																
9 Co operative																
10 Societies																
Banks and Government																
Total	6 017	698	460	50	236	354	10	50	494	6	668	40	26	17	90	9 306

Such a survey of indebtedness in village Jhakaria would not be complete without a parallel survey of assets. During the house to house inquiry a running census of *assets*, alongside of debts, was also taken to complete the picture.

D—Census of Assets

Such a census would ramify into the following heads:

- I Crops
- II Proceeds of crops sold
- III Debts cleared off
- IV Money lent
- V House property
- VI Personal effects including utensils
- VII Agricultural implements and stock

A few words of explanation will indicate the line of inquiry.

I *Crops* include standing and gathered crops.

II When crops have been sold, the proceeds have been noted.

III This was negative throughout, as has also been fixed independently.

IV This was also negative. *Prima facie*, these data are incorrect as 17 per cent of the debts are owing to villagers. But the explanation may be that they are owing to villagers belonging to other villages.

V House property is not such an important security for debt. It is also common to each family.

VI Utensils are indispensable and personal effects do not amount to much.

VII Agricultural stock and implements are also indispensable and do not form a basis for borrowing, as they are exempt from distraint in execution of a decree.

Hence the heads I and II determine the chief figures for the census of assets. They are tabulated overleaf —

ASSETS PER CASTE AND FAMILY

Crops	Total Mds	Crops																	Total Rs	Per Family
		Thakur	Ahir	Morai	Kahar.	Bhuiya	Sonar	Gadaria	Kayasth	Brahman.	Lohar	Bania	Pasi	Behna	Chamar	Tamoli	Nai	Teli			Dhobi.
		149	2,859	48	145	19	18	32	30	386	56	36	160	34	259	53	46	13	14	
		37	35.3	24	21	19	18	17	15	14.3	14	12	11.5	11.3	0.8	10.5	8	6.5	4.7	
		10	1,650	55	70	..	..	40	..	211	30	..	60	12	160	..	..	..	..
		3	24	27	10	.	..	5	..	8	8	..	4	4	4	..	..	..	..

Analysis

To analyse the above figures, it is striking, although not unexpected, that the professional castes do not sell their grain but raise it for domestic consumption. So, for example, *Bhuiyas*, *Sonars*, *Kayasthas*, *Banias*, *Tamolis*, *Telis*, *Dhobis*. There are two exceptions to this rule, *Lahars* and *Behnas*, which shows generally that while the professional castes go in for agriculture, their object is wholly to grow their own food, and not to make any money thereby. But the *Lahars* and *Behnas* are growing more crops than they need, possibly as custom may be slack.

The remaining castes in the village which are wholly or largely agricultural and raise crops both for house use as well as sale are *Thakurs*, *Ahirs*, *Morais*, *Kahars*, *Gadarias*, *Brahmans*, *Pasis*, and *Chamars*. These fall into the following groups —

Group I	having 0 10 maunds grain per family
Group II	„ 10 20 do
Group III	„ 20 30 do
Group IV	„ over 30 do

Group I

This includes *Dhobis*, *Telis* and *Nais*. They have under 10 maunds of grain per family, gathered or standing—Rabi crop which is meant for food and not for money, the popular fallacy to the contrary notwithstanding.

Group II

This includes *Bhuiyas*, *Sonars*, *Gadarias*, *Kayasthas*, *Brahmans*, *Lahars*, *Banias*, *Pasis*, *Behnas*, *Chamars* and *Tamolis*. These are 11 out of 18 castes altogether, and have 10 to 20 maunds of grain. Eight of them lie in the first half group, 10 to 15 maunds, which may therefore be taken as characteristic for the food census of the village.

E—Margin of error and co efficient of reliability

To complete the survey of village *Jhakaria*, one consideration remains for disposal. It affects the whole volume of data collected from the villagers themselves and the value of the results worked out therefrom. It turns on the question. What is the *margin of error* and what is the *co-efficient of reliability*?

The villager is largely illiterate, he scarcely knows or remembers the 3 R's, and arithmetic, the most important of the three, is frankly beyond him, in most cases. On the other hand, he is a shrewd businessman in handling his assets and liabilities and generally manages to keep out of court, where litigation arising out of erroneous accounts would undoubtedly have led him. In his mental operations he largely obeys instinct and reasoning and argument are alike wasted on him.

Hence, the only reliable way to obviate error and fix its margin is to interrogate the villager as many *different times* and in as many different ways as possible. Where *concordant* answers are given or observations made, it may justifiably be assumed that error has been obviated and reliability established. Where discordance lies within very narrow limits, the results evaluated from the data collected may be taken to be tolerably correct. But where the data are manifestly discordant and the figures out of truth, then the only way is to interrogate afresh to begin with or to invoke the aid of some more intelligent villager to help in the conduct of the inquiry. Usually, where so many villagers cluster together out of curiosity it is always easy to obtain satisfactory answers even from the most backward of all, the more intelligent guiding the less intelligent along.

More useful and conclusive is the inquiry in *different ways*. Thus on page 105 under "kinds of debts" it has been remarked that it has been possible for the observer to apply checks and counter-checks during inquiry and so satisfy himself that the answers given are correct. That very inquiry under kinds of debts gives a convincing example. The *total indebtedness* has been evaluated in three different ways. It is the sum total of inherited and self-acquired debts, it is also the sum-total of debts with low, moderate, high and usurious rates of interest, it is, furthermore, the sum-total of oral and written debts, it includes finally, the sum-total of debts secured on land, jewellery, crops, labour and house together with the debts secured on caste and credit. If now, the first three sum-totals agree—and with one minor discrepancy, they have uniformly and sensibly agreed—the difference between any of these and the last or fourth sum-total gives the volume of debts secured on *caste and credit*, which could otherwise not be easily or alternatively taken into account or evaluated.

With concordance in the different totals, the margin of error vanishes and the *percentages* established gain in reliability.

The *inquiry into sources of debts* alongside that into kinds of debts affords another test of accuracy. Ten such sources have been tabulated exhaustively on page 117 and the sum-total of the amounts obtained from those sources will again give the total volume of indebtedness which will again tally with the totals obtained in the four different ways elsewhere.

The inquiry into the *census of assets* stands, however, on a different footing. Here, for instance, it is not possible to obtain figures for the crops or the sale proceeds of crops, if and when sold, otherwise than by the direct question. It is still possible to apply parallel

checks by working out the amount of grain needed for home use, when the size of each family is known and the amount of food consumed per month can be easily estimated and fixed at a constant figure, which depends on the average villager's constitution and which will only slightly vary with the villager's age, sex, occupation, and state of health or ill health. But such a circuitous check is hardly worth while applying. When the simple and direct question as to crops or sale proceeds is and can be answered simply and directly by the rustic, howsoever backward.

But even where independent parallel checks do not exist or do not apply, it is always possible to appreciate simple figures by the internal *evidence of verisimilitude* or the *theory of probability*. In fact, it is only after the taking of such evidence and the applying of such theory that the three principles laid down on page 121 have come to be established.

Summing up, it is permissible to conclude that thanks to the checks, internal and external, applied as explained above, it has always been possible to eliminate the margin of error or at least to reduce it to a minimum. Therewith the co-efficient of reliability is brought in the neighbourhood of unity.

SURVEY OF VILLAGE PURA LIKKA

Castewise analysis of indebtedness in villoge Puro

Likko Examination of kinds of debts

(1) *Inherited debts* are only 2, and total 500 out of 14,522 or circa 3 per cent. In one case, a *Bania* has inherited a debt of 200 as against 50 self acquired and 2,825 total for the caste. In the other case a *Chupa* has inherited a debt of 300 as against 200 self acquired and 5,500 total for caste. The *Bania* has a family of 3 and no holding. The *Chupa* has a family of 4, has a statutory tenancy of $2\frac{1}{2}$ bighas paying Rs 18

rent, while the remaining 8 Chipas have no holdings. This is a most peculiar case.

(2) *Self-acquired* debts total Rs 14,122 and excepting the *Lohars Sonar* and *Kayasth* (4 families all told) all castes contribute to the total.

(3) *Renewed* debts total Rs 1 684 out of Rs 14,122 or 12 per cent. The *Bania* and *Chipas* have these renewed debts, renewal of which is explained by the fact that the rates of interest are not high and security is caste and credit. Otherwise generally renewals press heavily on creditors of a less favoured caste.

(4) *Paid off* debts are nil.

(5) Debts with *low* rate of interest

(6) „ „ *medium*

(7) „ „ *high*

(8) „ „ *usurious*

Debts with low, medium and high rates of interest are nearly of the same order of magnitude, totalling Rs 3 617, Rs 4 450, and Rs 5 306 respectively. But it is curious that debts with usurious rate of interest are so few, being only Rs 549. It is also remarkable that debts with low and medium rate of interest total so much. But the *Banias* and the *Chipas* have contracted these favourable debts to the extent of Rs 7,400, while the remaining castes get that benefit to the extent of Rs 667 only.

(9) *Oral* debts

(10) *Written* debts

Oral debts exceed written debts very heavily, the ratio being 10 to 1. As the bulk of the castes as well as families are illiterate this should cause no surprise. But it is curious that more than half the oral debts have been incurred by the *Banias* and *Chipas*. This can only be explained by their great credit and influence. The bulk of the written debts—nearly one half—have been contracted by *Shirs* which is noteworthy.

- (11) Debts secured on *land*
 (12) " " " *jewellery*
 (13) " " " *crops*
 (14) " " " *labour*
 (15) " " " *house*

Debts secured on jewellery and house are nil, the bulk being secured on crops (Rs 4 329), labour (Rs 1,636) and land (Rs 175) in the ratio 25 9 1. The high volume of indebtedness secured on labour is very surprising. The *Chamars* lead with Rs 429, which is natural. But what is not natural is that the non labouring *Banias* should be represented with Rs 200, *Chikras* with Rs 250, *Kunjras* with Rs 275, *Bhujas* with Rs 150 and *Manihars* with Rs 85. The only explanation is that labour should be taken in its widest sense, and the fruits of labour of the castes concerned should be considered as security. Still the anomaly of the *Bania* remains uncleared.

(16) Debts secured on *caste and credit* total Rs 8 002, being more than half the total indebtedness. But barring Rs 500 contracted by *Ahirs* and Rs 50 by *Thakurs*, the whole volume of these debts on such favourable security is shared by the *Banias* and the *Chipas*. It is an outstanding instance of charity beginning at home.

A *caste wise* survey may now be taken in order of indebtedness.

(A) The *Chipas* are the most heavily indebted, having over one third of the total debts, but the rates are low to moderate, the security caste and credit wholly, the contracts oral and evidently their indebtedness does not weigh so heavily as its volume might indicate.

(B) The *Banias* come next in indebtedness, having one sixth of the total indebtedness. The rates are mostly low yet high rates—nearly 1/3 of the total—

are not lacking, for a Bania will be a Bania. The security is largely caste and credit.

(C) The *Thakurs* come next, having one fourteenth of the total indebtedness. The rates of interest are uniformly high and the ratio of oral to written debts is 4 to 1. The security is crops and land in the ratio of 5 to 1. Debts secured on caste and credit are insignificant (0.05 of total) which is remarkable, as both rank high.

(D) The *Ahirs* come next, having one sixteenth of the total indebtedness. The rates of interest are medium and high in equal parts. The debts are under one half oral and over one half written. Security for slightly less than one half is crops, for a very small part labour, and for the residual one half, caste and credit.

(E) The *Morais* come next, having one twentieth of the total indebtedness. The rates of interest are high to usurious (10 to 1). The debts are largely oral (13 to 1). The securities are crops and labour (10 to 1).

(F) The *Chamars* come next, having one twenty fourth of the total indebtedness. The rates of interest are high and usurious (7 to 1). The debts are largely oral (5 to 1). The securities are crops and labour (1 to 3).

(G) The *Chukwas* come next, having less than one twenty fourth of the total indebtedness. The rates of interest are high throughout. The ratio of oral to written debts is (3 to 1). Securities are crops and labour in the ratio of (7 to 5).

(H) The *Kurmis* come next, having one fortieth of the total indebtedness. The rates of interest are high to usurious (30 to 1). The debts are all oral. Securities are crops and labour in the ratio of (4 to 1).

(I) The *remaining* castes have around or under Rs 200 indebtedness each. The rate of interest is high throughout except for *Bhujwas*, where it is medium. The debts are mostly oral and secured very largely on labour, except for *Brahmans* and *Gadarias* where it is almost wholly secured on crops.

It may be permissible to generalize as follows —

I The *Banias* and *Chipas* form a class apart, having heavy debts on favourable terms which weigh lightly, if at all, and renew easily.

II The *high agricultural* castes have much less indebtedness but the rates of interest are high and security crops and labour.

III The *lower castes*—agricultural and professional—have still less indebtedness and the debts are largely oral, with high rate of interest and secured less on crops and more on labour.

Sources of debts

Out of the *ten* sources of debts and classes of money lenders, debts have been obtained from only *three* sources and classes —

- | | |
|------------------------------|------------------------------|
| (1) The villagers themselves | (Rs 6 542 out of Rs. 14 622) |
| (2) The Mahajans | (Rs 2 730 out of Rs 14 622) |
| (3) Grain merchants | (Rs 5 350 out of Rs 14 622) |

(1) All the castes have taken debts from *villagers* of the same or other castes. The few exceptions are given below.

(2) The Mahajans have lent to *Chipas* (Rs 1,700), *Ahirs* (Rs 325), *Chukwas* (Rs 200), *Thakurs* (Rs 175), *Bhujwas* (Rs 100), *Morais* (Rs 100), *Lonias* (Rs 60), *Chamars* (Rs 40) and *Barhais* (Rs 30).

(3) The *grain merchants* have lent to *Chipas* to the extent of Rs 3,450 and *Banias* to the extent of Rs 1,900.

CASTEWISE ANALYSIS OF INDEBTEDNESS IN VILLAGE PURA LIKKA

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Caste and Family	Inherited debts	Self acquired debts	Renewed debts	Paid off debts	Debts with low rate of interest	Debts with medium rate of interest	Debts with high rate of interest	Debts with usurious rate of interest	Oral debts	Written debts	Debts secured on land	Debts secured on jewelery	Debts secured on crops	Debts secured on labour	Debts secured on house	Debts secured on caste and credit
Thakur (24)		1 080	100				1 080		855	225	175		855			50
Morai (19)		700					677	73	650	50			627	71		
Chamar (18)		618	84		12		527	79	514	104			189	429		
Bania (12)	200	2 625	700		1 950	50	725	200	2 625				373	200		2 052
Lonia (10)		716					516		716				691	25		
Ch pa (9)	300	5 200	800		1 600	3 800			5 150	250						5 200
Brahman (8)		280				200	30	50	280				280			500
Ahir (8)		923			5	200	205	15	413	510			408	15		

Kurmi (8)	360			348	12	360				290	70		
Past (7)	100			100		30	70			40	60		
Ch k va (7)	600			600		450	150			350	250		
Gadar a (5)	130			110	20	130				120	10		
Nai (4)	56			56		56				6	50		
Darzi (3)	20			20		20					20		
Kunjra (3)	275			275		275					275		
Bhujwa (2)	200					200				50	150		
Manhar (2)	85			10	75	61	25				85		
Barha (2)	50	20		30		50				50			
Lol ar (2)													
Pathan (2)	37			37		37					37		
Behna (2)	22		22			22					22		
Gosa n (1)	10			10		10					10		
Gor a (1)	10		10			10					10		
Dhakur (1)	25				25	25					25		
Sonar (1)													
Kayasth (1)													
Total	500	14 122	1 684	3 619	4 450	5 306	549	12 939	1 384	175	4 329	1 816	7 802

The castewise position is distinguished by the following features *Banias* and *Chipas* are a class apart borrowing heavily from grain merchants but *Banias* have also borrowed substantially (30 per cent) from other villagers

Ahirs borrow from villagers and *Mahajans* in the ratio of 1 4

<i>Chikwas</i>	do	2 1
<i>Bhujwas</i>	do	1 2
<i>Thakurs</i>	do	5 1
<i>Morais</i>	do	6 1
<i>Lomas</i>	do	11 1
<i>Chamars</i>	do	16 1
<i>Barhais</i>	do	3 2

One may generalise thus

I Grain merchants lend heavily to the business castes, *Banias* and *Chipas* only

II The villagers lend to all the castes either alone or with *mahajans*

III The lower the caste the heavier the proportion of debts borrowed from the villagers and the lower the proportion borrowed from the *mahajan*, and inversely

IV *Ahirs* and *Bhujwas* are the only exceptions to whom the villagers lend less and the *Mahajans* more. The former are big borrowers and the latter need a stock of grain for business. Hence the *mahajan* is more likely to supply credit than the villager

3 SURVEY OF VILLAGE BRAHMANI

Village Brahmani is another type of village in the rural area which has been surveyed intensively for indebtedness during a house to house inquiry

It contains the following castes in order of density of population *Thakurs, Kurmis, Brahmans, Pasis, Tamolis, Kumhar, Chamar, Teli, Bhat, Lohar, Ahir, Dhobi, Nadaf* and *Bania*

A —Debt-free percentages

There are 14 castes represented by 53 families in Brahmani as against 28 represented by 163 in Pura Likka and 22 represented by 206 in Jhakaria Its population is 256, as against 835 and 959 of Pura Likka and Jhakaria respectively Thus the village is over a quarter of the villages already examined in population but contains one half to two-thirds of the number of castes in those villages Hence this *small* village contains a very large number of representative castes

The debt free castes are *Lohar* and *Teli*, while *Banias, Pasis, Tamolis, Kumhars, Chamars, Ahirs, Dhobis, Bhat* and *Nadafs* are totally indebted. The remaining castes, *Thakurs, Brahmans* and *Kurnus* are partially indebted

The percentages work out thus —

<i>Number of souls</i>	<i>Debt-free</i>	<i>Percentage</i>
256	43	17%
<i>Number of families</i>	<i>Debt free</i>	<i>Percentage</i>
53	10	20%

Tests (1) and (2)

These percentages can be tested as before 20 per cent is a close enough approximation to the previous figures

B —Examination of kinds of debts

The appended table gives the analysis —

CASTEWISE ANALYSIS OF INDEBTEDNESS IN VILLAGE BRAHMANI

Caste and Families	Inherited debts	Self acquired debts	Renewed debts	Paid off debts	Debts with low rate of interest	Debts with medium rate of interest	Debts with high rate of interest	Debts with usurious rate of interest	Oral debts	Written debts	Debts secured on land	Debts secured on jewellery	Debts secured on crops	Debts secured on labour	Debts secured on house	Debts secured on caste and credit
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1 Thakurs (20)		6 763				2 339	4 424		2 159	4 604			569			6 194
2 Kurmis (14)		687					687		687				183			504
3 Brahmans (5)		49					49		49				24			25
4 Pasis (3)		543				235	308		100	443		48	60			435
5 Tamolis (2)		60					60		60				6			54
6 Kumhar (1)		170					160		160				30			130
7 Chamar (1)		16					16		16				8			8
8 Teli (1)																
9 Bhat (1)		56					56		56				16			40
10 Lohar (1)																
11 Ahir (1)		26					26		26				6			20
12 Dhoby (1)		310					310		110	200			50			260
13 Nadaf (1)		70					70			70						70
14 Banar (1)		300				300				300						300
Total		9 040				2 874	6 166		3 423	5 617		48	952			8 040

1 *Inherited debts* are nil

2 *Self acquired* debts total Rs 9,040, $\frac{2}{3}$ of which belong to *Thakurs*, $\frac{1}{10}$ to *Kurmis*, $\frac{1}{12}$ to *Pasis* and the rest to subaltern castes

3 *Renewed debts* are nil

4 *Paid off debts* are nil

5 Debts with *low* rates of interest

6 Debts with *medium* rates of interest

7 Debts with *high* rates of interest

8 Debts with *usurious* rates of interest

Low rates are non-existent, so also, usurious rates. The total indebtedness is divided between medium and high rates, roughly in the ratio of 1 to 2. Thakur's debts are divided in the same ratio, Pasis' as 5 to 6, the Bania's debt is wholly at a moderate rate of interest, the rest all pay high rates of interest.

9 *Oral debts* and 10 *Written debts*. These debts divide the total indebtedness in the ratio of 5 to 8. Although written debts preponderate, only 5 out of 14 castes get that benefit, these being the Thakurs, Pasis, Dhobis, Nadafs and Banias. The last 3, having 1 family each, do not count. The Thakurs with 20 families have twice as many oral debts as written debts and the Pasis with 3 families $4\frac{1}{2}$ times as many.

11 Debts secured on *Land*

12 Do *Jewellery*

13 Do *Crops*

14 Do *Labour*

15 Do *House*

It is significant that only *one ninth* of the total indebtedness is secured in the above way; the remaining *eight ninths* is secured on *caste* and *credit*.

Out of that *one ninth*, 95 per cent is secured on crops, 5 per cent on jewellery and *nil* on other

heads Very strangely enough the security of jewellery is offered by the Pasis

The previous principles re apply

I The higher the caste, the greater the security of caste and credit

II With the highest castes the security, other than caste and credit, is nil

II Sources of debts

The debts have been taken throughout from Mahajans, with one exception of 93, taken by 4 Thakurs from Punjabis, as against 2,000 taken by them from Mahajans Hence the exception is negligible and the rule applies throughout

EXTENSIVE SURVEY OF THE WHOLE RURAL AREA

Castewise Analysis of Indebtedness in the Whole Rural Area

After having examined the castewise indebtedness of a few typical villages by means of a house to house inquiry, we now proceed to examine the same for the whole rural area comprising 50 villages under survey In view of the magnitude of the labour involved it will suffice to bring out the salient features of that indebtedness for a few representative outstanding castes

The technique of the method, which necessitates exhaustive figure work consists essentially of *analysis* in the first instance and *synthesis* in the next and last The important steps of the *analytical* procedure are subdividing the individual debts of the member of each caste under the main fifteen heads, evaluating the debts secured on the caste and credit of each such

member, regrouping the debts under the main ten heads according to source, representing such analysis in tabular form, caste by caste and village by village

Then come the essential steps of the *synthetical* procedure which are adding up the debts for the totality of the villages and the particular caste concerned under each separate head of the 25 subdivisions according to kind, interest, nature, security and source of debt, extracting ratios of the quantity under each such head to the total indebtedness for the particular caste, tabulating such *ratios* for all castes

Thereafter the ratios have to be examined individually, collectively and comparatively for the different castes to bring out the salient characteristics of indebtedness in the rural area

House to house inquiry within the time limit set to the survey being out of the question, the indebtedness of 5 to 20 per cent of the villagers was nevertheless brought under and subjected to searching scrutiny, village by village and Tehsil by Tehsil Representative villages in the Tehsils having already been analysed minutely after house to house inquiry, it was possible to correct and correlate the two sets of results caste wise *inter se*. This mode of checking was very useful. But a still more intensive mode of applying internal checks as already explained on page 129 helped to establish the reliability of the figures collected

The elaborate figure work outlined under technique has been followed as carefully and the basic ratios established as correctly as possible caste by caste

A table showing the castewise analysis of indebtedness in the whole rural area by means of characteristic ratios is given overleaf —

CASTEWISE ANALYSIS OF INDEBTEDNESS IN THE WHOLE RURAL AREA.

By means of Characteristic Ratios.

Characteristic ratio to total debt of castes.	Inherited debts.	Self-acquired debts.	Renewed debts.	Paid off debts.	Debts with low rate of interest.	Debts with medium rates of interest.	Debts with high rates of interest.	Debts with usurious rates of interest.	Oral debts.	Written debts.	Debts secured on land.	Debts secured on jewellery.	Debts secured on crops.	Debts secured on labour.	Debts secured on house.	Debts secured on caste and credit.	SOURCES			
																	Villagers.	Money lenders.	Mahajans.	Miscellaneous.
Brahmans.	38	62	09	13	38	31	077	0002	4	6	44	..	04	..	..	52	126	746	002	126
Thakurs	126	874	02	14	87	008	122	0002	075	88	75	..	008	..	..	24	02	88	002	004
Ahirs	..	018	054	..	085	109	724	82	636	364	..43	..	066	..	..	856	296	296	619	02
Kurmis	..	012	025	..	113	012	874	001	808	192	043	..	117	..	..	808	19	68	13	..
Pasis	..	045	03	..	08	2	6	1	7	3	01	..03	01	06	..03	8	23	53	22	..
Chamars	..	1	03	..	04	12	63	16	74	24	005	015	096	029	059	8	37	5	015	115
Barhais	..	1	01	..	14	04	7	004	89	11	..	..	06	..	..	64	2	8	..	..
Lehars	..	1	17	..	..	1	73	..	3	6	..	..01	017	..	..	65	5	3	..	..
Darzis	..	1	1	..	07	3	63	..	76	24	..	..	08	..	..	85	17	70	13	..
Jolahas	..	1	..	..	..	1	1	..	18	82	..	..	..	..	..	1	07	93	..09	..
Pathans	..	334	033	206	083	657	26	..	099	901	65	016	0001	..	43	291	065	90	009	025
Bania	..	1	13	..	33	13	53	012	64	27	..	037	01	..	031	922	024	84	037	1

A dozen representative castes have been picked out, high caste and low, professional and agricultural, Hindu and Muslim. It is obvious, at the first glance, that they fall into five more or less clear and contrasted groups —

- (1) Brahman and Thakur,
- (2) Ahir, Kurmi, Pasí and Chamars,
- (3) Barhai, Lohar, Darzi and Jolahas
- (4) Pathan, and
- (5) Bania

The first three groups comprise more than one caste. The Pathans apparently stand by themselves but they include Sheikhs and Syeds, Bais Muslims *et hoc genus omne*. The Bania is a class and category by himself, so also the Kayasth, who however is not given a place in the scheme.

The following comparison may be made among the different groups. Calling Group 1 the Brahman Group, 2 the Ahir Group and 3 the Barhai Group, it is evident that the Brahman Group has the most *inherited debts* and the Barhai Group nil, the Ahir Group negligible whilst the Pathan fairly high *inherited debts*. Inversely, the *self acquired debts* of the Barhai Group are maximum, then come those of the Ahir Group, then the Brahman Group. The Bania and the Pathan have independent places. As to *renewed debts* not one group or caste in a group has renewed debts to any appreciable extent. The Barhai Group has renewed most, the ratio being 1 while the Ahir group has renewed least, the ratio being 2. The Brahman Group is in the intermediate. The Pathan and Bania occupy independent positions, the former renewing almost the least and the latter almost the most on the scale.

As to *paid up debts*, no group or caste within a group has any positive figure except the Brahman Group.

which has paid up debts in the ratio of 13 and the Pathan in the ratio of 2 This is most surprising, as the Pathan is supposed to have no acumen for business or flair for finance and should, therefore, be unable to pay off debts, to such an appreciable extent, whereas Brahman and Thakur pay off ordinarily one half the extent of the Bania and the Ahir and Chamar Group pay off not at all

Debts with *low rates of interest* are enjoyed by the Brahman Group in the greatest measure A close second is the Bania The Ahir Group has got a slight measure of such debts, the Pathar, equally slight, but the Barhai Group has very little measure of such debts and the rest in the Group next to nothing This latter position is well in accordance with expectations, but the low measure shown by the Pathan is a matter for surprise

Debts with *medium rates of interest* are enjoyed by all groups and castes within the group Here, the Pathan leads with over 6 The Brahman Group is a distant second with 3 The Ahir and the Barhai Groups come a long way after although their measures fluctuate around 1 But the Bania stands apart with 13 This graphic picture is in accordance with expectations, specially as it restores the Pathan to his merited place

The debts with *high rates of interest* are held by all Groups and castes, in inverse ratio to the figures of the preceding columns, least by the Brahman Group and most by the Ahir and Barhai Groups The Brahman Groups measure is around 1, the Ahir Groups around 7 and the Barhai Groups also thereabouts It is significant that the Jolahas, who require most finance and credit of all professional castes, should be charged with high rate of interest to the extent of cent per cent

of the debts, as their measure is one. The Barhais, Lohars and Darzis are slightly better but not much. The agricultural castes—Ahirs, Kurmis, Pasis and Chamars—are also charged heavily with a high interest. The Pathan is much better off, while very strangely enough, the Bania's ratio is 5.

Debts with *usurious rates of interest* are distributed very peculiarly. The Brahman Group has no such debt, nor the Pathan, nor the Barhai Group, but the Ahir Group is more heavily burdened. The Pasis measure being 1 and the Chamars 16, the Ahirs and Kurmis are better off.

Summing up, it is obvious from the above analysis of rates of interest that those who require credit most get it least.

As to the division into *oral and written debts*, the Groups show no characteristic departure. Among the Brahman Group, the Brahmans have nearly the same amount of oral, while the Thakurs have almost exclusively written, debts. In the Ahir Group, the Ahirs, Kurmis, Pasis and Chamars have all a disproportion of oral as against written debts in the ratio of 2 or even 3 or four to one. In the Barhai Group such disproportion is maintained in the case of Barhai and Darzis, but curiously enough the figures are reversed for the Lohars and Jolahas, the former having twice as many written as oral debts and the latter more than four times as many. The Pathans have almost exclusively written debts, while the Bania has twice as many oral as written debts.

It is not easy to generalize in the above circumstances. On the theory of illiteracy, the illiterate Ahir Group should have a heavy disproportion of oral as against written debts, while the literate Brahman

Group should have reverse figures. This is also the fact. But why should the Bania have a heavy disproportion of oral as against written debts? Why, again, on the same ground of illiteracy should the Barhai Group have a heavy disproportion of oral as against written debts, which is the case actually for Barhais and Darzis but why should the Lohars and the Jolahas show remarkable deviation? The Pathan is more literate and has more debts.

As to the different *kinds of security* offered for the debts by the different groups and castes within the group, the security of *caste and credit* is offered by and accepted in varying measure. The Ahir and Barhai Groups have ratios ranging from 6 to 1, the Bania 9, the Pathans 2, which is the same as the Thakurs, while the Brahmans is 5. The underlying principle, if principle it be, is for such securities to be accepted where no better is available.

Security of *land* is offered largely by Thakurs and Pathans and Brahmans, the others have a negligible extent. Security of *jewellery* is offered to a very negligible extent by the Bania and the Pathan and not at all by the others, excepting the Pasi, the Chamar and the Lohar, who also offer it to a very negligible extent. These three exceptions are most surprising.

Security of crops is offered by all Groups and castes mostly by Kurmis in the measure of 1 and least by Pathans in the measure of .001. Security of *labour* is offered by no castes and no group except the Ahir Group which is intelligible. The Ahirs Pasis and Chamars offer a security to a very limited extent from .01 to .03, while the Kurmis do not offer it at all.

Debts secured on *houses* are rare, the only castes which offer it being Lohar and Darzi and the Barhai Group, Pasi and Chamar and the Ahir Group and the

Pathan and the Bania The Pasis and Chamars offer house security in negligible proportion, so also the Darzis and the Pathan and the Bania The Lohar offers it in a very striking proportion, 333 One reason may be that the Lohar, because of his vocation, has to possess a substantial house, which serves as good security

Examining the *sources of debts*, the main sources are villagers, money lenders and Mahajans, the remaining seven being put together under miscellaneous It is significant to what a remarkable extent loans have been contracted by villagers from among the villagers themselves The figures in each group show striking variations of the ratio of loans obtained from villagers But the maximum is held by the Lohar (5) the Chamar (4) the Ahir (3), due evidently to the fact that they are useful to the whole community and therefore the community is willing to oblige them The Jolahas, the Pathans and the Darzis are again badly served by the community, one reason being that they have not ingratiated themselves with it The money lenders have given loans to all groups and castes, most to the Brahmans Thakurs, Pathans and Banias and least to Chamars and Lohars, the Mahajans have given loans to the Ahir Group to a limited extent and also to the Darzis, but very very little or none to the rest The figures under miscellaneous are arbitrary and do not call for comment

PRINCIPLES OF RURAL CREDIT

The following principles emerge from the survey —

- (1) Where the security offered is good, such as a house the rate of interest charged is reasonable and low, in case the man happens to belong to a respectable caste, *e g* , Sheikh (31)

(2) An influential man, *e g* Panch, even if not of high caste, gets favourable terms and all the more so if his caste is high, *e g*, a Thakur (47)

(3) A high caste and influential man, *e g*, a high caste Panch gets loans without interest, thanks to the double qualifications, amounting to Rs 300, *e g*, Achar (3)

(4) Baniyas pay a low rate of interest if on a Panchayat, but a high rate if not on it, (17)

(5) A Kurmi on the Panchayat pays a medium rate as against a Kurmi not on the Panchayat who pays a high rate (15)

(6) In Salon, thanks to the levelling influence of Islam on rural economics and finance, all castes, high or low, rich or poor, Hindu or Muslim, have debts with high rate of interest and contracted orally (20) But exceptions arise with very high caste Panches, *e g*, a Brahman Panch gets better terms than a non-Panch obtaining a low rate of interest as against a high one (28).

CHAPTER V

RURAL WELFARE

BETTER LIVING IN THE RURAL AREA

Village Uplift has been fostered in the rural area of Rae Bareilly in two ways *Firstly* through wholly *Village Bodies and Agencies* and *Secondly* through *District Bodies and Agencies*

Among the *Village Bodies and Agencies* are —

- (a) Panchayats
- (b) Village Branch of the District Physical Culture Club, known as *Village Physical Culture Club*
- (c) *Village Schools*
- (d) *Pargana Officers of the District Soldiers Board*

Among the *District Bodies and Agencies* are —

- (i) *District Health and Motherly League*
- (ii) *Physical Culture Association*
- (iii) *Boy Scouts Association*
- (iv) *Official Inspectorate*
- (v) *Demonstration Village*
- (vi) *Agricultural Showroom and Museum*
- (vii) *Soldiers' Board*
- (viii) *Poultry Association*

We proceed to consider the way in which these TWELVE DIFFERENT AGENCIES have worked and promoted the cause of *Better Living in the Rural Area* —

I *Village Bodies and Agencies*

(a) *Panchayats* — These Panchayats are formed under the United Provinces Village Panchayats Act

and are in a sense official. But they are constituted strictly by local selection in accordance with the wishes of the people by the Tehsildar or a superior officer with the approval of the Collector. Care is taken to have one Panchayat for one village unless the village happens to be small and within the prescribed limit when two or three villages are constituted into a single Panchayat. Care is taken to select representatives from each important caste, so that no caste however important is allowed to predominate on the Panchayat, by frequent inspections (to be detailed in the section entitled Inspecting Officers) which number at least eight and even more. Watch is kept on the attendance of individual members of the Panchayat at least once a week at the convenience of the members at a place of their own selection. If the attendance of any member falls below 50 per cent, he is called up and asked to explain and if his explanation is not satisfactory, he is removed. Such removals are, however, very rare as the member concerned undertakes to be more punctual and regular in future.

After constituting the Panchayat, the members are instructed about the Act and the Rules and the procedure and all the necessary books and registers together with formal sanads are supplied to them without delay so that the work may begin at once. At the same time the Tehsildar or some higher officer examines the Panchayats on the sanitary needs of the village, makes local inspections as well, which are attended by the Sanitary Inspector of the Tehsil, and then officials and non-officials propose and the bye laws are thereby framed under the Sanitation Act. These bye laws are kept ready printed on double foolscap bilingual forms and as soon as the places to be earmarked for different

sanitary purposes, easing, drawing potable water, dumping filth and manure, excavating for earth, etc., etc., have been fixed after joint consultation, their names are entered under each appropriate section and the bye laws, after the sanction of the Collector, are notified *firstly* by beat of drum in the village and *secondly* by affixation for display at prominent centres, where they are kept in the custody of the nearest resident or shop keeper and *thirdly* by affixation at the seat of the Panchayat itself

Framed in this way, with all the essentials completed, the Panchayat begins to function. Its work now falls into the following spheres —

- (1) *Sanitation*
- (2) *Village Improvement*
- (3) *Education*
- (4) *Litigation*
- (5) *General*

This serial order is of special importance, as care is taken to keep the judicial work of the Panchayat in the back ground so that the popular erroneous impression may be removed that the whole or main object of the Panchayat is to encourage litigation

(1) *The Sanitation* of the village is looked after by the Panches severally as well as collectively. On each Panch is enjoined the duty of making rounds of his ward or his circle during the week and then making such reports as appear necessary to the Panchayat at its weekly meeting. As a beginning, the Panch concerned warns the delinquent wherever a warning is called for in regard to overflowing drains, filthy cess pools, manure dumps in the lanes or any other feature of insanitation which may come to his

notice In this way the villager soon learns to behave better In the next place if there be repetition of offence, he reports to the Panchayat, which takes judicial action under the Act and calls up the offending villager to appear before it and stand his trial under the Act which empowers the Panchayat to levy fines upto Re 1 The Panchayat which sits to hear the case of course does not include the reporting Panch The case is very straight forward and invariably ends in conviction and a fine of a few annas only It may happen that the accused flouts the authority of the Panchayat in which case the latter reports him to the Collector for necessary action The Collector takes great care to see that the accused is called up promptly and dealt with according to law As this may involve a fine of several rupees instead of just a few annas which the Panchayat might have imposed it is obvious that cases of such obstruction are very rare

But in course of time it so happens that the villagers themselves lay charges of insanitation against one another which are never found as might be imagined to be inspired by enmity Enmity must of course be there in the distant background but what happens is so far as insanitation goes that both the accused as well as the complainant are in the same boat and equally liable to punishment In this way the cause of sanitation is served much more quickly than might appear from paper

(2) The next most important charge of the Panchayat is *Village Improvement* This consists in working out proposals for petty works which would require a little capital outlay Such works usually are filling up a drain widening a lane, raising a thoroughfare, bricking a pathway, repairing a well, providing a parapet to wells, constructing a Chaupal for the

Panchayat, and the like. These works are considered by the Panchayat itself and estimates for the different projects prepared and a report made to the Collector, who selects, with the advice of the Panchayat and according to the Panchayat funds available, the best works which may be sanctioned, thereafter they are taken in hand and completion watched and reported with as little delay as possible. Often it may happen that the Panchayat funds may not suffice to cover all the expenditure involved, in which case provision for the cost is found from the official grant, earmarked for the purpose, at the disposal of the Collector. But this does not exhaust the sources of supply, as sometimes a helpful Taluqdar or Zanundar may offer either to finance the whole work or a substantial part of it. Very often Taluqdars realize that in helping the village to improve itself they are also serving their best self-interest and provide the necessary funds with alacrity. The project is taken in hand and completed by the Panchayat in Amani which is a safe guarantee given proper control—that value is had for money. Often it may happen that the District Public Health authorities recommend certain improvements and provide the Panchayat with necessary guidance in carrying out such improvements.

(3) In regard to *Education*, which is the supreme desideratum of the rural area but imperfectly kept in the mind's eye, the Panchayat, has not the same spirit or incentive as in regard to sanitation and village improvement, because its funds are very low and hardly suffice for educating the boys in any school, but it does serve a useful end by keeping a watch on the brighter boys of the village and as occasion arises recommends them for help or promotion to the authorities concerned. The Panchayat is also a useful

medium for giving advice in regard to village school matters which the authorities find helpful

(4) Last and in a sense the least comes *Litigation*. So far the above three functions of the Panchayats have been having a co-ordinating influence on the village body and in looking after its best interest as such. In regard to litigation, the reproach, not unjustified in a way, is that it tends to widen the breach between villager and villager, between caste and caste, between landlord and tenant, between employer and employee. But this reproach against the Panchayat is very superficial as it carries on its work with due care and prudence—and the whole object of the numerous inspections mentioned above and to be mentioned again is to ensure that the Panchayat functions with scrupulous fairness in its court work—while they usually succeed in keeping the scales level. In case of conscious or unconscious default or difficulty or doubt, reference is invariably made either by the Panchayat itself or by the aggrieved party concerned or anyhow to the District Magistrate, who in reference and revision examines the proceedings, calls up the parties and rectifies all mistakes.

Given soundness in disposal of cases, the villagers thus realise that it is cheaper to institute their petty cases arising out of civil and criminal matters before the Panchayat than going to the Tehsil or District head quarters. Not only is there a gain in time but also in money and most of all is this fact brought home to the villagers' mind that whatever money is spent in the shape of a few annas paid to the Panchayat for the necessary processes or a few rupees paid by way of fine, all goes into the village funds and is not lost to the villagers as it happens in other courts. Hereby the village funds continue to swell and the money so

collected subserves the best interests of village uplift as shown above

(b) *Village Physical Culture Club*—The District has certain funds at its disposal consisting of Government grant for physical culture on the one hand and donations and subscriptions on the other which are administered by a district committee composed of officials and non officials, called the District Physical Culture Committee which is the executive of a wider Physical Culture Association consisting of as many members of the rural and urban area as possible. It is obvious that the village cannot be provided with playing fields or expensive sports material required for European sports. It is therefore quite clear that efforts have to be made to develop Indian games along Indian lines, on the one hand to create and foster a sense of rivalry, on the other by means of frequent rallies and tournaments between village and village and Tehsil and Tehsil. Printed pamphlets explaining the rules of the different Indian games which have been revived or improved such as

Kabaddi

Ata Pata

Gulli Golf

Dand and Mukdar

Pili

are distributed broadcast by the Association to the Physical Culture Club in which the villagers practice these games regularly. The essential material such as frames for Dand, Mukdar, Gullis and sticks for Gulli Golf and sometimes a football is supplied by the Association to each such Club. The playground is usually selected by the Panchayat itself and may either be some fallow field or piece of Usar or any suitable plot of land. Permission in each case is

obtained from the villager concerned who usually does not object or if he does is persuaded to lend the plot of land concerned so long as he does no cultivation. Often the Taluqdar or Zamindar himself is approached for the loan of a suitable ground and has never been known to refuse. As the Tehsildar and the Subdivisional Officer are respectively Secretary and the President of the Tehsil Physical Culture Club under whose aegis the Village Club is formed it is possible for them or their Kanungos who are members of the Tehsil Club to train villagers in the different Indian games with a view to participate in the tournaments—inter circle inter Tehsil and district. Very often the Co operative Society if any is entrusted with the sports material of the Village Physical Culture Club. In this way the interest as well as service of the Co operative Inspectors as also other members of the Co operative Department are readily and cheerfully placed at the disposal of the Village Club. In the Rae Bareilly Rural Area as many as 200 such Clubs were formed and made to function and participate in the district tournament with great success. The tournament is held at suitable times of the year and prizes awarded in the shape of useful articles such as Cotton fabrics woollen blankets dhoties etc special care being taken to avoid prizes in the shape of money or medals. Where so many members compete—in one Rae Bareilly tournament there were as many as nearly 600 competitors—it is obviously impossible to play off all the rounds of the contests in a few days. In such cases inter circle and inter village games are played off on some village play ground and only the semi finalists are called up to Sadar to play off the finals in one or two days at the outside. The whole object of starting the Physical

Culture Club apart from helping the villagers to realise the Principle of Better Living is to enable them to induce youngsters as well as grey beards to meet together in the evenings and practice games and realise the sense of corporate life and so help to raise their self importance which is otherwise at the mercy of local intrigues. Moreover, when they realise that they are getting something for nothing, they join the movement without suspicion and indeed with alacrity as shown by actual experience.

(c) *Village Schools*—Village Schools are of course managed by the District Board and serve mainly the cause of education in the rural area, that is its uplift. Advantage is taken of the keenness of the village boys and the willingness of the village masters in teaching them the principles of First Aid and training them as *Village Aiders*. This is done by the District Medical Officer of Health who, in his usual rounds through a village when he also has to visit a school to see to sanitation and vaccination and better health, teaches the youngsters First Aid in the simplest form, has demonstrations made before him to see that they master those principles, tells them what is to be done in the case of a fracture, snake bite, dog bite, scorpion bite and the like, places a box of simple country medicines of specific mixtures, etc., costing a few annas a month, in the charge of the school master and thereby opens another very useful and popular channel to the spread of medical relief on the one hand and co-operation on the other. These youngsters are very keen on permanganating wells, kerosining tanks, and in effecting sanitation in general—not only in the village but, which is much more important, in their own homes. With a view to better propaganda simple dramas are enacted, songs memorised, poems and

addresses delivered by the youngsters to the whole village body which is collected when a Health Officer comes round during the inspection time. This double propaganda of teaching the boys on the one hand and getting them to lecture to their parents and friends on the other is more effective than can be imagined.

(d) The *Pargana Officers* are retired military officers, members of the District Soldiers' Board—see page 170, who are empowered by that Board to make inquiries and recommendations in regard to the numerous applications which the Board receives at its periodical meeting and transmits to the Pargana Officer concerned for report. The latter, on his own initiative, also brings matters affecting soldiers' welfare to the notice of the Board with a view to necessary action. And *Soldiers' Welfare*, as used here, is to be taken in its widest possible sense—*soldiers* including members of all castes and creeds and ranks and categories and services (combatants, non combatants, riflemen, cavalrymen, recruits, orderlies, bullock drivers, musketeers, machine and other gunners, sappers and miners, artisans, cooks, menials, etc., etc.) and their families dependents, relations, widows, orphans, etc., and *welfare* including pay, salaries, gratuities, allowances, pension, arrears of dues, cultivation, farm-management, litigation, education, sanitation, and in short everything affecting the *material and moral amelioration of the status and prospects of the soldier* taken in the above *comprehensive and compendious sense*. Thus the applications passed on to the Pargana Officer of the Soldiers' Board deal with—

I *Grants* to be secured from the different benevolent funds dating back to War, pre War and post-War times for

1 *Paying off* old, ancestral or new loans and releasing or disencumbering land and property
 2 *Marriage* of marriageable orphans or dependents of soldiers

3 *Education*, in School or College, of such orphans, and dependents

4 *Purchase* of land or cultivation for maintenance

5 *Assistance* in starting business for disabled and other soldiers

II *Prayers* for amicable settlement of civil, agrarian or other disputes between —

1 Tenant and Tenant

2 Tenant and Landlord

3 Tenant and money lender

4 Residents of the rural area

in which a soldier or his family is concerned

III *Help* in looking after the interests of a soldier or his family, when the former is serving abroad and the latter is in necessitous circumstances

The above synoptic survey enables one to realise the potency and possibility of the Pargana Officer, functioning as an agent for rural uplift

IV *District Bodies and Agencies*

We now turn to the second class of agency, the various District Associations the operations of some of which have already been given in passing review in the foregoing pages

(1) The District *Health and Maternity League*, as the name implies, is a public body comprising experts as well as laymen and specially lay women the object of which is to advance the cause of better health and *maternity*, in the district. This league usually comprises and consolidates the different bodies known as

the Red Cross Society, Baby Shows, Child Welfare Week, Maternity League, and the like. In this way funds which each body may collect from the public or accept from its parent body are pooled into one big pool which subsidizes the manifold activities of the League. It has founded two or three Urban centres of Public Health and Maternity as well as centres at Tehsils. The skeleton staff at each centre consists of trained midwives with a health visitor to control their operations. This includes the training of local *dais* who are paid stipends of a few rupees a month with an extra allowance for every child born under the improved scheme. The *dais* in a training class are subsequently examined by the District Medical Officer of Health and on their passing a test given a certificate on a prescribed form. The *dais* that have passed out are expected to keep up the training and then a fresh batch is taken in. Books and registers are maintained at the different centres and inspected by the Secretary as well as the President, at least once a fortnight, to show exactly what work is being done by the midwife and the visitor. In case it is not found satisfactory suitable action is taken, even going so far as to remove an incorrigible *dai* or visitor. The League has two Secretaries, one Technical and one Administrative. The former is the District Medical Officer of Health and the latter a popular experienced Deputy Collector. The Collector, in the absence of a suitable non official, is the Chairman of the League. Apart from the work of training *dais*, the League carries on very wide propaganda in many ways, for instance it trains little boys and girls in choirs and teaches them to sing songs advocating sanitation and better health and better living. Care is taken that not only the subject matter of these songs, dialogues and dramas is as

simple and effective as possible but also that the language chosen is directly taken from the mouth or from the lips of the people. Thus it will not do to include learned Persian or Sanskrit words of high flown speech but it will certainly be useful to have as many *ganwari* words as possible. In fact some of the most useful dramas composed and enacted as propaganda have been in *ganwari* speech throughout. Then still more effective propaganda is the weekly lectures for ladies, *purdah* and all, which are held at the different centres and very often in the open air. These lectures are illustrated with a Baby Cinema as well as magic lanterns operated by the Secretary. The Cinema is a cheap investment for the price (Rs 150 to Rs 200) and it is always possible to keep big crowds together till a late hour of the night with the simplest of the simple films. These can be had from the circulating library of the Cinema Company in Bombay but it is also possible and advisable to prepare one's own films and get them developed in Bombay. The latter will prove a tremendous draw although the former are interesting enough. It is not commonly realised how attractive these cinemas are. In a demonstration given at an annual Kartiki fair in Dalmau, hundreds of villagers stayed till midnight seeing over and over again with special request such a simple film as diving under water or monkeys in a grove. But this does not exhaust the possibilities. The Public Health Department have got a very useful projector and a wide variety of extremely instructive films which can be had on loan. The projector can be operated where no current is available—and of course in rural area no current is available—with a portable electric plant which used to be placed at the disposal of the League by its Chairman. Given sufficient funds it should be

possible to invest in such a plant for other purposes as well. It will cost about Rs 500 but it will provide electric light and fans not only for the local centre building but also for open air shows from village to village where that alone will be a powerful draw. Where ladies' meetings are held it is always advisable to include a babies gathering as well and provide sweets or milk for each and all. Often philanthropic members of the league have provided woollen and useful articles as well. Further, whenever fairs are held—and these are quite numerous—the League takes advantage of the opportunity of further propaganda and have it coupled with a baby show. Lectures are delivered by the officers of the League and prominent non officials. With a view to better propaganda posters, models, exhibits can be secured on loan for the purpose very easily. At the bigger shows it is always advisable to construct models of sanitary and insanitary rooms along with any rooms and their objects.

The only limit set to the operations of the League extending as far and as wide as desirable would be that imposed by lack of funds. Unfortunately the hat or bowl has to go round everywhere and it must be acknowledged that the different bodies mentioned above respond with alacrity as soon as they are convinced that real work is being done. The Rae Bareilly League also went to the difficult extent of staging a special drama, which was enacted under the kind patronage of His Excellency the Governor and brought in receipts in the neighbourhood of Rs 1,200. This is only an indication of what can be done in the cold weather, when distinguished visitors are expected in the district.

(11) The *Physical Culture Association* is another important factor in Rural Uplift. It has already been

explained at some length in the pages that precede. Suffice it here to say that these associations can be made to do very useful and intensive work provided it is organised thoroughly. The net-work of organization is something as follows —

The District Physical Culture Committee is a very narrow executive body of the General Association. This itself splits up into the Sadar Physical Club, Sadar Tehsil and Collectorate Physical Club on the one hand and the different Tehsil Physical Clubs on the other. Each Club has got nine sections respectively devoted to

- 1 Tennis
- 2 Hockey
- 3 Gullu Golf
- 4 Ata Pata
- 5 Kabaddi
- 6 Dand and Mukdar
7. Boxing
- 8 Fencing
- 9 Water Polo

Each section is in charge of two Organising Captains, one non official and the other official, while a General Supervisor supervises all. These Captains are commended not only by their prowess at the game concerned but also by their personal tact, ability, popularity and influence over the people at large for the main object is propaganda in favour of physical culture. Material is supplied out of the funds and books kept by the Secretary show how exactly each section is progressing. Rallies and tournaments are held very frequently, specially on the occasion of visits by distinguished inspecting officers and other visitors to organize sports on a collective basis. Thus, in the Collectorate section of the Sadar Physical Culture

Committee, the President of which is the City Magistrate, Office Superintendent and the Sub Treasury Officer are sectional organizing captains, and afford an example of the most successful propaganda by not only engaging in the sports themselves but also inducing their subordinate clerks to do likewise so that the familiar sight elsewhere of offices being kept open till late hours and working by lamplight becomes altogether a rarity. This reacts on the bill of health of officials which becomes surprisingly clean. In fact the only casualties in the Rae Bareilly Collectorate in the 2½ years that the Association was at work consisted of two chronic cases of tuberculosis. As to propaganda, the number of competitors at one tournament was as high as 600 and the number of villagers 7,000. To realise the success of these figures it must be borne in mind that not a single pice of the association funds was ever spent in the way of entertainment. Under the rules as well as by unanimous approval of the members of the association, all expenditure on items which did not advance the cause of Physical Culture, such as entertainment of members of visiting teams, was strictly forbidden. Philanthropic prominent members of the association themselves in turn gave an "At Home" or party or something else highly to their credit. The funds of the Association were jealously guarded and all expenditure carefully audited and a report sent to Government under the rules governing Grants.

As regards prizes, specially where big tournaments had to be provided with attractive draws, these took the shape of medals and useful articles but very rarely money. Sports material was of course provided by the Association, but some prominent Tehsil and village teams especially those backed by philanthropic Taluq-

dars actually turned up in elaborate and attractive uniform to participate in the tournament. This argues not only for the spirit of helpful co-operation evinced by the Taluqdar concerned but also shows how infective their example can be. One direct gain for the cause of rural uplift from the operations of the Physical Culture Association is that numerous villages, especially those not provided with a club begin to restore their Akharas and village playgrounds and follow the principles of physical culture on a scale which cannot be imagined without surprise.

(iii) *Boy Scouts Association*—It may sound odd to couple the boy scouts movement with the various means of rural uplift. As is well known the Boy Scout movement runs along two parallel lines—the line followed by the Baden Powell Association and the line followed by the Seva Samiti Association. As is the case in geometry the two parallel lines do not meet. This is not taken to imply any disheartening spirit of antagonism but to explain the many fundamental points of divergence. They are in many ways similar to each other and on the face of it while the one is suited to the requirements of the people trained in the English Schools the other is meant for the Rural Area. In Rae Bareilly an effort was made to fuse them into one organization for scoutcraft with two separate secretaries for the two types of movement and the two sections co-operated admirably and worked as one as and whenever occasion required it. Training camps for scoutmasters were encouraged and leaders of the movement cheerfully came down and lived with them to train scouters in the scoutcraft. Thereafter these scoutmasters were sent back to the schools to form a nucleus of a local troop and train them in scouting activities.

Officer of Health, the Assistant Medical Officer of Health and the Sanitary Inspectors on the other hand; then members of the District Board and its staff, then the members of the Educational Committee and its staff. These officers inspect villages and therewith gain an insight into the progress made by the cause of Village Uplift in the shape of improved public health, education, etc. Each inspects from his own point of view but the cumulative effect of all such inspections is very considerable indeed. Naturally court work of the Panchayat can be inspected by the first four inspecting twice a year at least, i.e., in the rains and in the winter when they provide the Panchayat with at least eight inspections. To facilitate these important scrutinies special forms have been evolved and printed in which attendance, constitution, sanitation, village improvement are given as prominent headings. The last but not least important item of the form is that devoted to proposals of improvement. These proposals are usually made unanimously and inspected by inspecting officers and thereby gain in importance and urgency. Further, frequent inspection reinforces the general impression in the lay minds that these bodies are working above board and beyond suspicion. Such an atmosphere itself is a powerful gain and ally in the cause of the Village Uplift.

- () *Demonstration Village*—A Demonstration where all the essential forms of village can be shown to the villages on the one inspecting visitors on the other is an indispensable Village Uplift is to be followed. In the Rae Bareilly Rural Area, on the main road and not lected for such operations gaon care was taken to

On special occasions such as the annual Dalmau Kartiki fair which draws visitors to the extent of a lakh and a half when a special exhibition was organized, the watch and ward of the whole camp was placed in the hands of the boy scouts. Not a pice was spent on Chaukidars or Chaprasis or Peons or Police. Not only was a substantial sum of money saved to the Exhibition Fund but also the Boy Scouts, who participated in the watch and ward, learnt the true meaning and scope of civic service. It was an object lesson to all villagers boys, officials and non officials alike to see how these youngsters under guidance from those who knew, formed themselves into groups and rendered duty in maintaining order and securing the safety of all exhibits in the exhibition ground.

(iv) *Official Inspectorate*—Official inspecting officers have been placed last but not least important as an agency for Rural Uplift. It may be a confession of weakness but nonetheless true that none of the agencies mentioned above can foster and expand unless the non officials from the general public take adequate part and show interest therein. To induce the general public, which has its own pre occupation, to devote its time or leisure—let alone its money—to so many bodies, among which is Rural Uplift, is not an easy task. This disinclination, often leading to unwillingness, may dishearten one at the very threshold. Hence it has fallen upon inspecting officers to keep the different bodies up to the mark by means of frequent inspections and see that good work is done by all concerned.

As regards Panchayats, the number of inspecting officers concerned are numerous, the Collector, Sub Divisional Officer, Tehsildar and Naib Tehsildar on the one hand, the Civil Surgeon, District Medical

Officer of Health, the Assistant Medical Officer of Health and the Sanitary Inspectors on the other hand; then members of the District Board and its staff, then the members of the Educational Committee and its staff. These officers inspect villages and therewith gain an insight into the progress made by the cause of Village Uplift in the shape of improved public health, education, etc. Each inspects from his own point of view but the cumulative effect of all such inspections is very considerable indeed. Naturally court work of the Panchayat can be inspected by the first four inspecting twice a year at least, *i.e.*, in the rains and in the winter when they provide the Panchayat with at least eight inspections. To facilitate these important scrutinies special forms have been evolved and printed in which attendance, constitution, sanitation, village improvement are given as prominent headings. The last but not least important item of the form is that devoted to proposals of improvement. These proposals are usually made unanimously and inspected by inspecting officers and thereby gain in importance and urgency. Further, frequent inspection reinforces the general impression in the lay minds that these bodies are working above board and beyond suspicion. Such an atmosphere itself is a powerful gain and ally in the cause of the Village Uplift.

(v) *Demonstration Village*—A Demonstration Village where all the essential forms of village improvement can be shown to the villages on the one hand and inspecting visitors on the other is an indispensable desideratum if Village Uplift is to be followed along the best lines. In the Rae Bareilly Rural Area, the village of Rahu, situated on the main road and not far from the city, was selected for such operations. In sharp contrast with Gurgaon care was taken to

keep the expenditure as low as possible and in fact this had to be as funds were strictly limited. But this shortage of funds only led to stimulate watch over cheap improvement and impress on all the villagers that conditions can be improved without much expenditure of funds. In Rahu not only were the usual improvements effected such as cleaning lanes, kerosining tanks, levelling *khandars*, installing *trim* gardens on building sites in the *abadi*, furnishing parapets and parapet walls on sanitary lines as well as building sanitary model wells, constructing a Persian Wheel for demonstration, filling in tanks, improving drainage, providing ponds with the right lip and periphery, having a model bazar with cross lanes and sheds, fitting gauze covers to exposed eatables and other wares likely to be spoilt by flies or dust, but also many other striking improvements were effected which evoked universal surprise. For instance it was shown by the ingenious Medical Officer of Health how elaborate masonry drains in and across lanes congested with heavy cart traffic can be replaced with drains constructed out of such a simple and cheap material as bamboo. It was a surprise how very much better bamboo can be as a substitute for brickwork under the heavy two point strain imposed by the load of an overladen bullock cart crawling across it in a lane, especially where a well adjoins such a lane and the case is extremely common of washwater from the neighbouring drains and the spill water from the well under the passage of the wheels of a cart eating into the drain surface and forming ridges and furrows which even the most consolidated brickwork cannot long survive. The idea is to split a bamboo into two equal longitudinal pieces, separate them by six inches or so and align them in the drain with one edge or generator below the road level

and the other flush with it. The two split pieces face each other and it appears as if the bamboo is split and separated by six inches. The two pieces are kept in position by means of short but stout pegs driven in the ground at different points along either bamboo but not facing each other. In this way a suitable outlet is provided for all the water flowing through the lane, rain water, spill-water and wash-water and the lane itself is prevented from being kneaded and churned up into furrows as usual. Further, the bamboo drain carries the surface traffic, sagging where necessary and then regaining the surface as soon as the weight has passed. Of course such a drain is very cheap to construct and replace at all times.

(vi) *Agricultural Showroom and Museum.*—No scheme of village and rural welfare would be complete which did not afford the cultivator an opportunity for cultivating his land more profitably. Demonstration farms have of course been opened and run not only by the State but also by private agencies such as Zamindars. It is however no disparagement to say that such farms do not cater over a wide circle. The need therefore arises to have an agricultural showroom in such places where villagers most consort and are likely to stay long. Ideal places are, of course, railway stations (whence the success of Demonstration Trains, cost of which is relatively fabulous); markets (but the available space is strictly limited and expensive to hire); open spaces in the city (cheap but not frequented by many villagers, if at all, by passers-by residing in that quarter); and such like. It is now a common sight to watch villagers in tens and hundreds hanging about in the compound of court buildings in the shade of a dry tree and watch for their case to be called or their business to be taken up or whatever it

be They are there in large numbers waiting certainly for hours, and probably for a day, and possibly for days and days

Here they are having nothing to do, idling their time, and meat for the propagandist So, now, the best of ideal sites for agricultural show rooms would be in the vicinity of a court and where accommodation to house the show room can be easily found in the building itself this should be possible where it is possible to provide chambers, refreshment rooms, retiring rooms for members of the Bar, sheds for petition writers, halls for litigants Such a show room would be very attractive and popular and bring elementary propaganda for better crops, better seeds, better implements to suit the needs of all the villagers concerned This method has been followed in Rae Bareilly and the effect of such propaganda cannot be easily overrated

(vii) *Soldiers' Board*—This comprises a membership of several hundreds and includes all retired officers, of commissioned and non commissioned rank and looks after the interest of literally thousands of villagers, of all castes and creeds, in the form of soldiers, their families, relations, dependents, orphans, etc Soldiers' welfare has already been defined on page 158 The Deputy Commissioner is the President of the Soldiers' Board, and it has three non official Secretaries —(1) Secretary, and (2) and (3) Joint Secretaries These are elected by the Board itself from the retired officer members and combine an expert, inside knowledge of a soldier's life at home and abroad, the conditions of his service, the financial side of his engagement with a readiness, amounting to self-sacrifice to do all they can in the interest of their fellows The Board has a skeleton staff of a clerk and an

orderly—both ex-soldiers. The office is housed in the Deputy Commissioner's Office, in a set of spare rooms, which are also used by the soldiers, widows and orphans and others attending on business as waiting room. The *Agricultural Show-room* adjoins, so there is a double gain.

Full Meetings are held periodically when hundreds of applicants asking for all possible kinds of relief appear and prefer applications, which are transmitted for prompt disposal to the quarters concerned after the Soldier Secretary has reported. And even when the Board is not sitting, such applicants prefer applications—on unstamped paper, a valuable saving—to the Deputy Commissioner, *qua* President of the Board, any day and any time of the day. And very often applications are made orally which the staff of the Board reduce to black and white for further action.

The Pargana Officer has been introduced and the scope of his operations explained at an earlier step (page 158). The bulk of the correspondence regarding gratuities, pensions, allowances, medals, etc., etc., is carried on by the office with the Unit Commanders, Officer Commanding Depots, Comptroller of Military Accounts, etc., etc., all over India and abroad.

So far as litigation goes, many dilatory courts are pulled up and cases expedited and compromises facilitated by the operations of the Board. Marriage expenses are met, scales reduced and valuable norms created and imposed for all castes, which indirectly serve one of the main ends of "Better Living" which is a curtailment of wasteful expenditure.

Intricate disputes between landlords and tenants are settled amicably with the president in the role of the peacemaker. Thereby a feeling of better neighbourli-

ness is aroused and strengthened. Resolutions have been passed by the Board requesting landlords, especially Taluqdars to give land to soldier tenants at favourable rates and many Taluqdars including some of the leading ones have responded admirably to the call on their generosity.

Briefly the Soldiers Board constitutes a most unobtrusive but valuable and efficient vehicle for ensuring the moral and material amelioration of the soldiering elements and their families and dependents in all castes and sections inhabiting the rural area, and thereby accomplishes much pioneering and sets an ocular example to all. Its propagandist value cannot be over estimated.

(viii) *Poultry Association*—It may be a drop from the sublime to the ridiculous to turn from Soldiers to Poultry in search of agencies for village uplift and welfare but the main importance of poultry raising lies in the fact that it affords all classes including soldiers a chance of making cheap money as a cottage industry. And it appeals to all castes including the upper higher castes which do not take eggs as it emphasises the business and not the culinary side of poultry raising. And as things are to day even high caste Brahmans and Thakurs do not hesitate to give artificial foods to their babies and children and take health beverages like Ovaltine at the doctor's bidding themselves of which the basic ingredient is eggs. Hence it should occasion no surprise to find that in the District Poultry Association which was started in the Rural Area of Rae Bareilly the membership rose as high as 39. It is composed of non-officials including leading poultry breeders in the urban and rural areas interested Zamindars and Taluqdars professional and businessmen and officials

including almost all the Civil Officers of all castes and the staff of the Co-operative Department. It was largely realised that there is money in the *business propositions*, although to many, especially official and those living in European style and on European *menus*, eggs for the table were the immediate concern.

The object of the Association is to improve poultry breeding. The method is to secure better class hens such as *Leghorns* and *Rhode Island Reds* in the egg or in the bird, to rear them in the most approved, economic way on cereal meal costing As 2 per month per bird, to cross them with country cocks, to raise eggs, to sell off the cockerels and to keep the pullets, to cross the latter with country cocks, to repeat the process until such times as a strain of country foreign crossed birds is evolved. This is found to have nearly as good a laying capacity as the foreign *Leghorn* or *Rhode Island Red* hen.

The disposal and marketing of the eggs laid is the concern of the Central Poultry Association which has exported them in their thousands to England and found such export, after eliminating all overhead and underground charges to be a really paying business proposition.

Obviously in no country in the world howsoever agricultural, is it possible for an agriculturist to be occupied every day and from day to day, to such a one a subsidiary cottage industry like Poultry breeding should prove a welcome boon. In that way it will also work for rural uplift. The avenues have already been explored and utilised by the District Association. Suffice it here to say, as found by experience, that the Central Association is prepared to go any lengths in its readiness to co operate with any local association or body of men, interested in Poultry breeding and marketing of eggs.

Summing up, there is no safe, easy, royal road to Rural Uplift, but there is a multiplicity of tracks some of which have been described above and picked out for their cheapness, along which progress can be made with reasonable prospects of success. Spade-work, preliminary propaganda and keen interest are required from all uplifters, official or non-official, urban and rural, before such success can be attained. But in view of the appalling conditions prevailing in the rural area from time to time and often at all times such social service is well worth the effort.